

**An Exploratory Analysis of Self-help Groups:  
An Alternative Mode of Public Service Delivery in High  
Density Rural Areas in India?**

by

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A thesis submitted in partial fulfillment of the requirements for the degree of

Master of Arts

in

Human Geography

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## ABSTRACT

Self-help groups (SHGs) as a mode of community-based participatory development has been increasingly adopted within international development practice as a platform for broader community engagement. These voluntary, membership-based organizations of 10 to 20 women have been mobilized in developing regions to promote government programs and local development initiatives because of their perceived ability to empower participants in ways that externally implemented programs cannot. In India, SHGs have been actively utilized by various levels of government to promote rural microfinancing and microenterprise initiatives with the intent of improving economic empowerment, livelihood creation, and gender empowerment. The existing literature on SHGs is dominated by case studies focusing on the financial and economic outcomes of SHG activities, but little examination exists on the function of these groups in a service delivery function. This research explores the role of SHGs as an alternative mechanism for the delivery of public services, specifically in the context of high-density rural communities that suffer from service deficits and institutional constraints. It asks if SHGs can help bridge existing gaps in service delivery. What are the associated benefits and challenges surrounding this approach? The results of this study seek to contribute to the knowledge gap that exists on the service delivery role of SHGs while considering outcomes beyond traditional economic variables. To address this, a qualitative analysis was conducted with 172 SHG members, policy makers, and key informants through focus group and individual interviews in two high-density districts in the southern Indian state of Kerala. The findings support the functioning role of SHGs as an effective delivery mechanism for rural services and government poverty alleviation schemes within

communities. Potential for exploitation and the emphasis on supply driven activities, however, should be addressed when scaling up service delivery activities.

**Key words:** Self-help groups; high density villages; service delivery; participatory development; rural development.

## **PREFACE**

This thesis is an original work by Nurmaiya Brady. The research project, of which this thesis is a part, received research ethics approval from the University of Alberta Research Ethics Board, “An Exploratory Analysis of Self-help Groups: An Alternative Mode of Public Service Delivery in Rural India?”, No.58077, July 23. 2015.

## **DEDICATION**

To my dear parents, Michael and Lela,  
for always encouraging me to experience, explore, and excel.

I could not have done this without the both of you.

And to Christina,  
who has been a best friend, listener, and motivator every step of the way.

Thank you.

## ACKNOWLEDGMENTS

First and foremost I wish to thank my thesis supervisor, Dr. Sandeep Agrawal, for this continued guidance and patience throughout my entire project. It has been a long process but your feedback and support was invaluable for both the success of this research and in my personal development as a student and a researcher.

I would also like to thank my defense committee members, Dr. Robert Summers and Dr. John Parkins for their contributions and encouragement.

The research would not have been possible without the generous financial support from Dr. Agrawal, the Faculty of Graduate Studies and Research at the University of Alberta, and the Shastri Indo-Canadian Institute. Thank you for recognizing the value of my research and allowing it to be realized.

Lastly, I would like to extend thanks to the Institute for Human Development (New Delhi) and the Center for Development Studies (Thiruvananthapuram) for offering support during my time in India.

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## LIST OF ABBREVIATIONS AND ACRONYMS

ADS	Area Development Society
APL	Above Poverty Line
BPL	Below Poverty Line
CBDD	Community-Based and Driven Development
CBO	Community Based Organization
CDS	Community Development Society
CDD	Community Driven Development
GOI	Government of India
LSG	Local Self Government
NGO	Non-Governmental Organization
NHG	Neighborhood Group
NREGA	National Rural Employment Guarantee Act
NRLM	National Rural Livelihoods Mission
SHG	Self-help Group

Currency Equivalent: Indian Rupee (Rs.) US\$1.00 = Rs. 64.93 (October 22, 2015)

## CHAPTER 1: INTRODUCTION

### 1.1. Overview

Self-help groups (SHGs) have been increasingly employed within international development practice as a platform for broader community engagement (Desai & Joshi, 2014). Borkman (1976) defines a SHG as “a human service-oriented voluntary association made up of [people] who share a common problem and who band together to resolve the problem through their mutual efforts”. The organization of the poor into SHGs has been mainstreamed into development practice by governments, international aid organizations, and NGOs as a means of specifically promoting the overall status of women in terms of empowerment, income, and welfare.

SHGs function to serve three main objectives: (i) as intermediaries in transactions with formal financial sector, (ii) as a mechanism for alternative service delivery (e.g. contracting directly for training in areas such as healthcare, childcare, education, agriculture, vocational skills), and (iii) to serve as a platform for broader engagement by members in local civic affairs (Jakimow & Kilby, 2006; Desai & Joshi, 2014). According to Desai and Joshi (2014), “this bottom-up approach is being pursued under the assumption that it can be effective in overriding other divisions such as religion, caste, tribe, ethnicity and language ... and organize women around the goal of poverty alleviation”.

These groups have been mobilized by governments and development agencies to promote government programs and local development initiatives because of the perceived ability of SHGs to empower participants in ways that externally implemented programs cannot (Jakimow, 2007). As an approach to participatory and community based and driven development, SHGs are driven by the belief in the informational advantages of local actors regarding local needs and concerns and their capacity to monitor outcomes at a lower cost (Deininger & Liu, 2009).

In developing countries, attention to the quality of service delivery to the rural poor has been intensified recently, as many of these societies transition from a welfare-based system to a rights-based approach to welfare. The traditional welfare-based system addresses poverty alleviation

through paternalistic, direct government provision of basic needs and services to its citizens. The rights-based approach on the other hand, which has gained ground in both policy and practice, provides progressive perspectives of empowerment and enablement to both citizens and the state (Pawar, 2012). This is particularly relevant in developing countries with colonial histories where the public and government are disassociated due to history of top-down bureaucratic administration, exploitation, or suppression and oppression (Pawar, 2004). In India, this shift has been demonstrated by the establishment of employment guarantee schemes and the introduction of protective measures for laborers in the unorganized sector (2012). Cornwall and Celestine argue that the rights talk provides a context for more inclusive and democratic processes to emerge while promoting citizens involvement in the decision-making processes surrounding the institutions and resources that affect their lives (2004). The emphasis on building up the capacity of citizens to take action and advocate for their welfare rights highlights the potential for alternative forms of service delivery to develop beyond the conventional approaches. SHGs, as part of this participatory development approach, offers an opportunity to assess the ways in which local organizations, civil society, nongovernmental organizations (NGOs), government, and other stakeholders can effectively collaborate to enhance the delivery of public goods and services to recipients.

This study presents the major descriptive findings from qualitative research conducted in rural India on public service delivery and the role of SHGs. A main goal of this study is to generate empirical micro-level evidence on how SHGs are engaged in the provisions of public services and to explore alternative strategies that have emerged to make service provision more responsive. In doing so, it attempts to conceptualize the linkages between informal, community-based women's groups and alternative forms of delivery within this context of public service delivery. The focus is not solely on the public service itself *per se*, but also on the capacity for delivery and the processes that define, shape, and influence it.

## **1.2 Motivation**

The personal motivation behind this research topic arose from my interest in the disconnect between policy and the experience of users and beneficiaries at the ground level. Through my previous research on centrally sponsored social programs in India, I was impressed by the large

number of targeted development programs that existed. Policy on paper however, does not necessarily translate into policy in practice, and India provides a prime context of where these two concepts struggle to work in parallel. Having both lived and traveled extensively in South East and South Asia, this asymmetry between policy and practice and the resulting consequences for quality of life and overall development are obvious. This disconnect progressed into my inquiry into how government and citizens are developing alternative ways to bridge these gaps and its impact on development processes.

### **1.3 Purpose and Significance of Research**

This exploratory study documents and describes how SHGs function as intermediaries between the government and communities to deliver public services that are traditionally under the responsibility of governments to oversee. The purpose of this research is twofold: first, to examine the role of SHGs as an alternative mode of public service delivery, particularly in rural communities that suffer from service delivery deficits; and second, to analyze the ways in which SHGs function within this role and what the associated benefits and challenges are surrounding this approach.

In India, SHGs have been actively utilized by various levels of government to promote rural microfinancing and microenterprise initiatives with the intent of improving economic status and financial independence, livelihood creation, and gender empowerment. The existing literature on SHGs is heavily dominated by case studies that focus on the economic and financial outcomes of such interventions but very little examination currently exists on the role that these groups play in the delivery of public services (Deininger & Lui, 2009; Mansuri & Rao, 2007; Desai & Joshi, 2014). However, increasing attention by development experts and practitioners on empowerment as a precursor to civic engagement and social mobility highlight the necessity for further examination of SHGs as both an economic, social, gender, *and* public policy instrument.

This study aims to broaden the understanding of alternative service delivery models in developing countries undergoing decentralization, and by doing so, broaden public policy options and approaches to participatory action. It also seeks to contribute to the existing knowledge gap and

add to the literature on SHGs by building on available randomized field experiments on SHGs and by contributing research that considers outcomes beyond economic variables. This study provides context to many of the conceptual discussions surrounding SHGs and participatory approaches to development by using high-density rural communities in Kerala, India as a case study. High-density rural villages were selected for this study because of the service delivery deficits that exist within these communities. In many poor regions in developing countries, the pace of rural growth supersedes the capacity of governments to extend basic public services, particularly where the decentralization of functions to lower tiers of government has occurred. Limited government resources and funding towards public services and infrastructure compounded by high population density has the potential to result in serious deficits in the provision of public services by the local government (Agrawal, 2017). The findings of this study can be used to address various implications for service delivery in developing nations with colonial histories and be used to reflect on current modes of decentralized and alternative development practices being employed globally.

#### **1.4 Methodology**

This research draws on a combination of available literature and data collected during a month-long visit to two districts in the southern state of Kerala from November to December of 2015. Qualitative data was collected through a combination of focus group discussions with SHG members and individual interviews with key informants. In total, 172 participants took part in the study. These participants include SHG members, government officials, and representatives from the state and district level Kudumbashree Mission offices.

#### **1.5 Study Outline**

This study is organized as a linear narrative. Chapter 2 summarizes the development literature to create a conceptual framework for analyzing and discussing the role of SHGs in service delivery. It begins by exploring key actors in alternative service delivery arrangements and processes and is then followed by a discussion of the conditions that can influence the capacity of SHGs to function effectively as service delivery providers. Chapter 3 provides a brief overview of India and current service delivery structures, complementing the previous chapter by describing the organizational



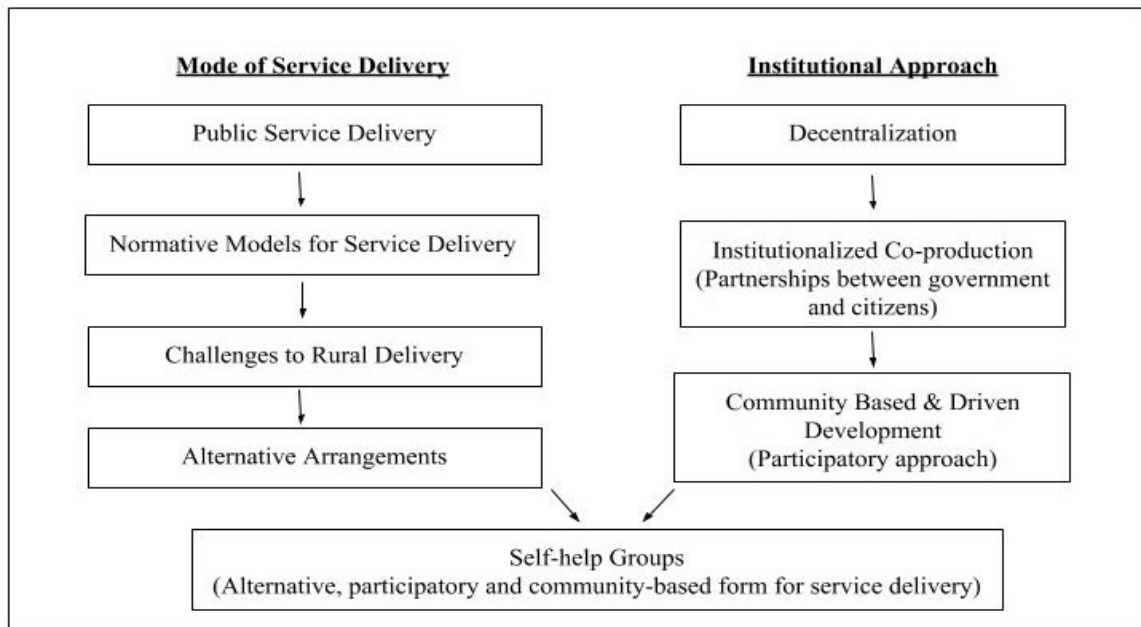
framework of SHGs within the state of Kerala. Chapter 4 includes an introduction to the selected research areas and presents a thorough description of the methodology and processes employed to answer the research questions. Chapter 5 reports the major empirical findings and discusses the results within the context of the broader literature. Chapter 6 summarizes the conclusions along with the limitations to the study.

## CHAPTER 2: CONCEPTUAL FRAMEWORK

### 2.1 Chapter Overview

Chapter two provides a conceptual framework that introduces concepts, expectations, and assumptions that support the research (see Figure 1). It begins with a discussion on service delivery models and is followed by a review of conceptual approaches to participatory action. The chapter concludes with an analysis of the potentials and limitations of SHGs as an arrangement that has developed out of the two discussions. This framework will be used as a basis for analyzing the results of the data collected through focus group discussion and individual interviews with SHG members and key informants.

**Figure 1: Summary of Conceptual Framework**



Source: Author's representation

#### 2.2.1 Normative Models of Public Service Delivery

Public services in the context of this discussion refers broadly to services including, but not limited, to health care, sanitation and waste management, water supply networks, postal services,

education, welfare benefits, public transportation and infrastructure, and public infrastructure. These services include those of general interest, basic necessity, or part of a targeted scheme. The provision of public services is traditionally supported by governments and their agencies to deliver public goods and services that are funded by public money (Rosenbaum, 2004). The delivery agent of these services commonly include direct provision by the government or indirectly through the contracting in and out of services to other entities. The recipients of these services generally include citizens, clients, and eligible beneficiaries for specialized programs.

Three main actors exist within the public service delivery chain. These are the clients (citizens/beneficiaries), providers (market, private sector, NGOs, community groups) and policy makers (government, politicians). The relationships or interactions between these actors are identified as those between the clients and the providers, between clients and policy makers, and finally between the policy makers and the providers (World Bank, 2003; Dongier et al., 2003). The level and degree of interaction and accountability established between these three actors shape and define the standards of public services and its delivery.

### **2.2.2 Triple Challenge of Service Delivery in Rural Areas and the Resulting Alternative Arrangements**

Rural communities often experience what can be referred to as the “triple challenge” of service delivery (IBRD, 2010; Mossie & Meseret, 2015; IFPRI, 2010). These three challenges are defined as state failure<sup>1</sup>, market failure<sup>2</sup>, and community and NGO failure<sup>3</sup>. The individual and combined

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<sup>1</sup> State failure is characterized by the inadequacy of a government or its agencies to provide services due to bureaucratic procedures and implementation challenges. Government services need to be provided consistently across large territories and yet responsive to diverse needs of local areas. The standardization of services is particularly complicated by discretionary consideration towards demand-driven services (Mossie & Meseret, 2015; IBRD, 2010; IFPRI, 2010). Standardization is also difficult to maintain and yet critical for some services to be effective. Bureaucracy may also create challenges for extension agents to adjust service delivery in ways that meet local demands.

<sup>2</sup> Market failure in this context refers to the traditional role of the private sector in providing extension services. In many rural areas the private sector can not provide services to the rural poor to the degree needed. The deficit in the provision of extension services is typically related to challenges created by large spatial dispersion and high transportation costs associated with rural communities (IBRD, 2010). Private sector services also benefit from economies of scale, a requisite that many small or isolated communities can not provide or sustain (2010).

<sup>3</sup> NGOs, CBOs, civil society groups, and user groups provide governments and clients with service delivery that is commonly concentrated around a specific cause or goal. While these types of groups may possess local, problem-specific approaches that can be advantageous, they are also susceptible to the demands, policies, and objectives outlined by their funders; influencing the quality and mechanisms for service delivery.

results of these failures hold consequences for the provision of services in rural communities, be it a direct impact on the physical delivery of services or the pursual of initiatives that are not responsive to citizen demands. Service delivery can be further exacerbated when local community groups promote or provide services that are self-serving, exclusionary, or not encompassing of the needs of disadvantaged or minority populations. In situations where these primary arrangements fail or are inadequate, alternative service delivery arrangements have emerged (Joshi & Moore, 2004; World Bank, 2003; IBRD, 2010; Dongier et al., 2003).

There has been a shift in the discourse surrounding the conventional and standardized provision of services by the state towards recognition of diverse, experimentative, and multi-actor arrangements (Joshi & Moore, 2004). Joshi and Moore (2004) argue that the current discussion on appropriate organizational forms for service delivery in developing countries has been limited by the assumption that there are only a handful of service delivery arrangements at play. The reality in developing countries, in fact is much more diverse, with new, “unorthodox organisational arrangements” developing out of the necessity to adapt to local circumstances (2004). The alternative arrangements for public service delivery that have emerged are numerous and context specific. They are all borne out of systems that fail to deliver and are varied in their approaches.

Joshi and Moore (2004) define five standard classifications of service delivery arrangements commonly experienced in developing nations:

- (i) Direct social provision through state agencies
- (ii) Direct market provision (on commercial basis, purchased services)
- (iii) Direct social provision via private associations (e.g. religious organizations, locality based associations, etc.)
- (iv) Indirect state provision via subcontracting delivery responsibility to other agencies (e.g. NGOs, religious organizations, private for-profit companies etc.)
- (v) Self-provision through collective action (independent of external agencies)

The World Bank (2003) meanwhile, focuses on the three areas of privatization, contracting of services, and decentralization as alternatives to substitute for government provided services. They

outline the following five alternative arrangements in their 2004 World Bank Service Delivery Report:

- (i) Contracting services out (via NGO, private sector, other public agencies)
- (ii) Selling concessions to private sector (e.g. water, transportation, electricity)
- (iii) Transfer of responsibility to lower tiers of government (i.e. decentralization, devolution of power)
- (iv) Transfer of responsibility to communities and users
- (v) Transfer of responsibility to beneficiaries (e.g. cash transfers)

Finally, Rosenbaum (2004) summarizes six service delivery arrangements that lend themselves to public-private sector-civil society collaboration. While his outline is more focused on the experiences in North America, similar arrangements have been adopted in developing countries.

- (i) Direct government service delivery
- (ii) Service delivery through the use of contracts and grants (goods and services outsourced by public agencies to private contractors and non-profit groups)
- (iii) Loans and loan guarantees
- (iv) Tax breaks or tax expenditures
- (v) Public regulation of private sector
- (vii) Public established private or non-profit organizations

These arrangements represent the most common alternative routes for the delivery of services and in practice, manifest themselves in a diversity of forms that are very much shaped by the conditions in which they emerge. Several of these alternative arrangements, however, are more commonly experienced than others. These include the contracting or subcontracting of service delivery, decentralization, privatization, delivery through NGOs and community groups, and the shared offsetting of responsibility to clients/beneficiaries. The following section expands on these alternative arrangements in greater detail.

### **2.2.3 Common Alternative Approaches to Service Delivery**

#### ***Contracting of Services***

The process of contracting in and out public service delivery to the private sector and civic organizations by the government and its agencies has expanded within developing countries (Joshi & Moore, 2004; Rosenbaum, 2002). Contracting in generally refers to situations where contractors assume full responsibility for delivery and have their own systems of management control (World Bank, 2003). Contracting out meanwhile is where contractors are brought in to provide support but have their “recurring operating costs” covered by the government (2003). Contracting provides a means for governments to compensate for a lack technical capacity or efficient institutions by developing collaborations between the public sector, private sector, and civil society to carry out governmental public initiatives (Rosenbaum, 2002). Governments, particularly at the local level, have engaged in the contracting in and out for the delivery of public services to the private and commercial sector, non-profit groups, and even other public agencies. These services range anywhere from maintenance and waste collection to providing security and healthcare. The act of contracting also extends to include the sale of “concessions” by the government to the private sector in key areas such as water, transportation, electricity, and construction (World Bank, 2003).

### ***Private Sector and Market Approach***

The private sector and market provide an alternative means where goods and services can be purchased or provided at value. It offers citizens options and advantages of choosing services that may be more effectively delivered through the private sector than the public (e.g. private healthcare and education). The privatization of services and delivery, however, has resulted in mixed results (World Bank, 2003). Where the public system fails, the rural poor can not easily resort to private sector providers (Mossie & Meseret, 2015). High delivery costs or availability of goods and services to small or isolated communities may presents barriers to access. Economic and social constraints, gender, and accessibility can also act as exclusionary pressures, leaving many with limited recourse or access to necessary services.

### ***NGOs and Community Groups***

NGOs and community-based organizations (CBOs) represent an alternative mechanism to providing services where the state and private market have left a gap or been unsuccessful. These

organizations are valued for their ability to promote and work around specific causes or goals and can provide expanded levels of coverage. Their size and accountability networks lend to their ability to experiment and take innovative approaches to service delivery while allowing them to be flexible in adapting and responding to local situations and needs. While the smaller size of these organizations can aid in their ability to be flexible in the design and scope of projects, it can also limit their outreach. NGOs are also susceptible to challenges surrounding mismanagement and have the potential to promote alternative agendas since they are often accountable to the direction and demands of their funding agencies (IBRD, 2010). The incentive for users to participate in NGO and CBO activities can be high when people are able to benefit directly. However, as in the case with many donor funded projects, once funding ends, so may the incentive to continue participation (2010).

### *Clients*

The role of the client, particularly the poor, in shaping and improving public service delivery arrangements is often neglected and services often disproportionately fail the poor in terms of quality and quantity (World Bank, 2003). Getting the poor and the general public involved in service provision is viewed as a way to mitigate common challenges regarding service delivery by (i) increasing citizen's role in policy making, (ii) enabling them to better monitor service providers, and (ii) by creating incentives for service providers to serve the poor (World Bank, 2003). The capacity for clients to demand services and monitor providers can be increased by promoting and enabling the participation of poor people in service delivery arrangements.

The alternative arrangements for the provision of public services explored in this section challenge the conventional state approach to service delivery. The emergence of multi-actor arrangements, “hybrid” or “mixed”, can function effectively in situations and environments where conventional or traditional service delivery arrangements have failed (Joshi & Moore, 2004). Alternative arrangements, as suggested by Joshi and Moore (2004), represent “institutional adaptations” that have emerged in response to specific political and logistical circumstances. The broadening of service delivery beyond state agencies has also been concurrent a movement towards rights-based approaches to welfare. In India, alternative forms of public service delivery arrangements

including the forms discussed, have emanated in response to better meeting citizens demands for the basic public services afforded to them by the constitution.

**Table 1: Summary of Service Delivery Arrangements**

	<b>Conventional Arrangement</b>	<b>Approach</b>
1	Direct social provision through state agencies	Traditional approach where the delivery of public goods and services are provided by public employees and funded by public funds
	<b>Alternative Arrangement</b>	<b>Approach</b>
1	Indirect state provision via contracting of services	Indirect state provision via subcontracting delivery responsibility to other agencies (e.g. NGOs, religious organizations, private for-profit companies, user groups, etc.)
2	Selling concessions to private sector through privatization	E.g. Water, transportation, electricity, telecommunications, postal service, oil and gas
3	Direct market provision	On a commercial basis, purchased service
4	Decentralization	Transfer of responsibility to lower tiers of government through decentralization and devolution of power
5	Direct social provision via private associations	E.g. Religious organizations, locality based associations, etc.
6	Transfer of responsibility by government to beneficiaries	E.g. Cash transfers, ration cards, food stamps
7	Self-provision through collective action	Independent of external agencies

### **2.3 Enhancing Public Service Delivery through Decentralization**

Evidence of formal reform efforts by governments has taken place in many countries in attempts to improve public service delivery (IBRD, 2010; Alemu, 2015; Hofman & Kaiser, 2006). Some of these approaches include decentralization, public sector management reform, democratization, and the promotion of institutional co-production and participatory action. Decentralization, in particular, has been increasingly practiced in developing countries including India as a government strategy to devolve more political, economic, and administrative power to local governments (Dongier et al., 2003).

Decentralization is meaningful in the discussion of SHG and service delivery because it provides the political and institutional framework that facilitates alternative arrangements of service



delivery to function. The adoption of decentralized approaches from a theoretical perspective are to; (i) generate local governance systems that hold public leaders more accountable and result in environments better conducive to democratic decision-making, (ii) facilitate the empowerment and self-reliance of local communities, (iii) encourage citizen participation, and to (iv) improve basic service delivery (Alemu, 2015; IBRD, 2010). Decentralization is associated with the transfer of responsibility (financing, provision, regulation) to lower tiers of government through the devolution of powers from government to communities or clients/users as well directly to households (Alemu, 2015; World Bank, 2003). When complemented by a transition to a rights-based approach to welfare such as in India, decentralization can promote the meaningful participation of citizens in the decision making processes of the services that affect them while improving citizens ability to hold the government accountable (IBRD, 2010; Alemu, 2015). Notable decentralization approaches to public service delivery include public-private partnerships, civil service and public administration reform, New Management, and the contracting out of service provisions to NGOs and community groups (Osborne, 1993).

### **2.3.1 Women's Participation in Service Delivery**

Various government reform initiatives have been adopted as part of decentralization to improve gender sensitivity in the realm of service provision. These include initiatives for the formation of female SHGs, seat reservations for women in local government councils, and the formalization of leadership participation quotas for women (IBRD, 2010). These initiatives, facilitated by the devolution of power to citizens, are perceived to increase the participation of women in public service delivery and can provide women with new platforms to exercise their demands. Participation in political forums, in particular, can enhance the contribution of rural women in service provision (2010). Case studies from India, Indonesia, Ethiopia, and Ghana suggest that the level of women's leadership within local political councils has a direct correlation on the types of goods and services provided in the community (Hofman & Kaiser, 2006; IBRD, 2010; Olken, 2010). When women are able to participate in the discussion over service delivery, services are shown to better reflect concerns that directly impact households such as those related to roads, water, fuel, and services that affect the poor (Hofman & Kaiser, 2006, Olken, 2010). Enhancing

women's participation in policies surrounding public services can also facilitate collective and individual action under the right conditions, resulting in changes to service delivery.

### **2.3.2 Institutions and Administration**

Singh and Sharma (2007) suggest that in developing countries such as India, the public sector delivery model is structured where public agencies are more responsive to the central bureaucracy than to the beneficiaries. In many instances, government agencies focus more on disbursing capital funds through a supply-driven system than addressing the demands, outcomes, and sustainability of these public programs (2007). The decentralization of public services may provide local governments and civil society with an opportunity to respond or counter a bureaucratic, supply-driven system with citizen-oriented, demand-driven initiatives. The devolution of power to lower levels of government and the promotion of localized approaches has the potential to facilitate the initiation of public services that are of consequence to rural communities (2007). In India, decentralization processes were followed by an emphasis on social audits and institutional innovations were created with the objective of increasing transparency, accountability, and citizen participation (Nagarajan & Binswanger-Mkhize et al, 2015).

Despite some successes, evidence suggested that many challenges persist in decentralization efforts, particularly in terms of implementation (Nagarajan & Binswanger-Mkhize et al, 2015). Issues regarding lack of financial devolution and poor administrative capacity are prominent. While the devolution of functions in India has been successful, the devolution of funds has been less so. According to Nagarajan and Binswanger-Mkhize (2015), India has the lowest rates of devolution of funds to local government compared to countries that have undergone significant decentralization efforts. This has resulted in impediments to the autonomy of local governments and their ability to deliver on the demands of their communities. The offloading of programs to local governments which occurs as a result of decentralization can also leave local administration overburdened when proper support mechanisms or increases to administrative capacity are not established. The combined effect of these two challenges can have direct consequences for the quality and delivery of public services.

The decentralization of public service delivery in practice has resulted in diverse outcomes (Alemu, 2015; Hofman & Kaiser, 2006; Nagarajan & Binswanger-Mkhize et al., 2015). Decentralization, can promote the welfare of women and the rural poor by enhancing interaction between citizens and policymakers, and by introducing opportunities for citizens to hold local government accountable to their demands. On the other hand, decentralization can adversely affect public services when social and political hierarchies are exposed or when responsibility for service provision is transferred to an institution that is ill-prepared. Whether decentralization can directly or indirectly enhance public service delivery is ultimately context dependent and is contingent on a culmination of factors that affect the quality and sustainability of localized approaches to development (IBRD, 2010). In India, a lack of relevant data assessing changes to service delivery after decentralization is available, specifically longitudinal micro data that would allow for comparison over time (Nagarajan & Binswanger-Mkhize et al., 2015). More recent detailed studies have come out but the focus has centered primarily on the evaluation processes of decentralization and the devolution of powers down to local governments (2015). What makes decentralization important in this discussion the systemic changes that decentralization processes are expected to bring about and its implications for the role of civil society in making service delivery more accountable, participatory, and transparent to citizens.

## **2.4 Institutionalized Co-production**

Institutionalized co-production provides a useful entry for understanding the role of SHGs as an alternative institution for the delivery of public services as it forms the basis of many of the mixed or hybrid arrangements discussed in the previous section on alternative service delivery arrangements. Institutionalized co-production can be understood as the provision and regulation of public services through “regular, long-term relationships between state agencies and organized groups of citizens, where both make substantial resource contributions” (Joshi & Moore, 2004). It focuses on the “joint and direct” participation of both private citizens and the government in service provision and implies that citizens have the capacity to play an active role in producing public goods and services that matter to them (Joshi & Moore, 2004; Ostrom, 1996). Co-production relationships between government and citizens can potentially generate “state-society

synergy” that can encourage partnerships and networks that bridge the “public-private divide” (Kalpana, 2008).

The concept of institutionalized co-production is particularly meaningful in circumstances where the conventional delivery of service provisions, typically through state agencies, is weak and public agencies struggle to fulfill their objectives. Joshi and Moore (2004) identify and distinguish drivers of co-production into two categories; a governance driver, and a logistical driver. Governance drivers of co-production are activities that develop in response to weakening or declining government capacity and where the government can no longer effectively provide particular services at the local or national level (e.g local governments facing challenges to administrative capacity as a result of rapid decentralization) (2004). Logistical drivers, meanwhile, describe activities that are driven by government challenges in delivering services to recipients (e.g. cost of outreach into rural areas). Adaptations to specific political and logistical circumstances created by one or a combination of these drivers can initiate the emergence of alternative arrangements for service delivery (Joshi & Moore, 2004; Brinkerhoff, 2003).

## **2.5 Community-Based and Driven Development as a Participatory Approach**

Participatory approaches to development, including Community-Based and Driven Development (CBDD), have been widely reviewed within the international development literature as an effective approach to mobilize community development through the promotion of empowerment and monitoring at the local level. The potential challenges that can emerge or be reinforced by such participatory programs, however, have garnered just as much acknowledgment (Deininger & Lui, 2009; Mansuri & Rao, 2004; Cleaver 1999; Platteau & Abraham, 2002; Cooke, 2001).

Participatory approaches are commonly justified in terms of sustainability, relevance, and empowerment (Mosse, 2001). Proponents of this approach argue that it encourages the involvement of beneficiaries, particularly the socially and economically marginalized, in development processes that they previously had limited influence or control over (Cooke & Kothari, 2001).

Cleaver (2001) and Cooke (2001), who both outline some of the conceptual underpinnings of participatory approaches in their writings, suggest that participatory approaches are often dichotomized into a *means/end* classification. The means approach views participation as a tool, providing an argument for better planning, implementation, efficiency, equity, monitoring and evaluation, and empowerment (Cleaver, 2001; Cooke, 2001). It sees participation as “a process that enhances the capacity of people to improve/change lives” (Cleaver, 2001). As an end, participatory approaches are viewed as “organizations of collective action”, where the successful “delivery” of empowerment is an end in itself (Cooke, 2001).

CBDD is an approach to development that espouses the perceived virtues of participatory action. The term describes a combination of two practices of which have two differing contexts. Using Mansuri and Rao’s (2004) definitions, *community-based* development includes projects that “actively include beneficiaries in their design and management”. *Community-driven* development, on the other hand, describes projects in which “communities have direct control over key project decisions, including management of investment funds”.

Platteau and Abraham (2002) argue that this participatory approach which has been adopted by international organizations and aid groups is based on the idea that citizens can be an “effective channel of development”. Particular to this approach is a belief that locals have informational advantages which allow them to develop and carry out initiatives targeted at the unique needs of their communities. Direct engagement with the local community can establish development priorities based on the particular needs and concerns of the communities by (i) identifying projects and eligible recipients, (ii) expanding resources for the poor through capacity building, credit, and skill training, and lastly, (iii) strengthening the civic capacities of communities by fostering the growth of local organizations (Mansuri & Rao, 2004). Advantages of community-based welfare programs include knowledge of local conditions, the ability to enforce rules, and the capacity to monitor behavior more efficiently than outside agencies (Deininger & Lui, 2009; Platteau & Abraham, 2002).

CBDD, through the engagement of CBOs, is utilized as means for improving rural service provision under particular conditions by giving control of decisions and resources to the

community (Dongier, et al., 2003). CBOs have the potential to empower the rural poor with a platform to hold politicians and public administration accountable and to create a system of checks and balances (IBRD, 2010). They also have the advantage of engaging in areas where particular services may not be relevant for the entire population. A community based and localized approach allows for place specific, demand-driven delivery of services that may otherwise be overlooked by broad government welfare programs (IBRD, 2010).

### **2.5.1 Power**

In spite of the potential strengths supporting CBDD and participatory approaches, these approaches have been critiqued in the literature for being highly susceptible to local factors which may undermine intended outcomes. These critiques/limitations often manifest in two forms; i) the technical limitations of participatory approaches, and ii) the theoretical and conceptual limitations of participation (Kothari, 2001). Community groups, especially, can be sensitive to constraints in their capacity and are vulnerable to clientelism and elite capture. These exploits of power and authority often associated with participatory forms of development can result in inequality in service provision, disadvantaging the poor, minority groups, and women particularly (IBRD, 2010; Mansuri & Rao, 2004; 2007, Jakimow, 2007).

Participatory approaches such as CBDD, within certain social and political environments, can function to reinforce existing power structures and inequalities through elite capture and clientelism (Platteau & Abraham, 2002; Cleaver, 1999, Jakimow & Kilby, 2006; Platteau & Gaspart, 2003; Mansuri & Rao, 2007). Elite capture, where resources and benefits transferred for the benefit of many are appropriated by a few, can provide opportunities for those in positions of power or influence to monopolize group benefits or exercise control over projects, resources, and decision making (Mansuri & Rao, 2007). These positions of influence by politically and/or economically powerful groups or individuals can also be used to subdue others such in cases of clientelism. Public services, in many senses, has the potential to become the “currency of political patronage and clientelism” (World Bank, 2003). Clientelism, where goods and services are exchanged for political support, undermine citizens ability to demand better services from government officials or service delivery agents because services become viewed as favors rather

than entitled rights (IBRD, 2010). The direction and control of CBDD interventions by local elites at the expense of marginalized groups illustrate a limitation to participation and how it can be utilized in a self-serving manner (Cleaver, 1999).

The challenges political and social hierarchies present, both formal and informal, and the challenges it poses for agency and empowerment are central to many of the theoretical and empirical studies on CBDD (Mansuri & Rao, 2004; Mansuri & Rao, 2007; Platteau & Abraham, 2002). Platteau and Abraham (2002) use the example of customary authority figures, who, perhaps in the background, still play a role in obstructing the goals of youth or women's groups in their community. A female based cooperative, who may be seen as trying to challenge traditional power structures by establishing their own groups or associations, may face pressure from outside groups who see their function as an attempt to “exercise authority” within the local community. Resistance by an administration to grant privileges or power to these groups can severely hinder the effectiveness of these processes (2002).

## **2.6 Potential of SHGs**

SHGs are a form of CBO that have developed out of this participatory, community-based model of development. As such, SHG enjoy advantages of this approach but are equally prone to the limitations associated and discussed with participatory development practices. As “institutions of the poor”, SHGs represent an organized platform for collective action and broader engagement (Desai & Joshi, 2014; Government of India, 2015). SHG take various forms in different countries to address the specific needs of local groups and communities. In India, Nepal, and Bangladesh SHGs have been popularly established around credit management while in the Philippines, Sri Lanka, and Kenya SHGs have emerged around natural resource management (e.g. irrigation, soil and water conservation) (Lalitha, 2002; Alemu, 2015; IFPRI, 2010)

SHGs by design, provide a means for social inclusion that allows SHGs to be responsive to the priorities of women and their households. The failure to address issues of social exclusion within community-based development practices can significantly compromise the impact of programs; potentially resulting in the exclusion of poor or marginalized people and investment in choices that

do not reflect or address the true needs of the rural poor (Dongier et al., 2003). A community that inhibits women from participating in community and political meetings often results in an underinvestment in interventions typically more valued by women such as community health services, water supply systems, and children's welfare programs (Dongier et al., 2003; IBRD, 2010). When supported by conducive circumstances, SHGs can provide a way for poor women to voice their concerns and demands and improve the delivery of these programs through a gender-sensitive, inclusive participatory mechanism.

Evidence suggests that membership in SHGs can result in an increase in political awareness and participation, especially among female members with local governing institutions (Desai & Joshi, 2014; Datta, 2015). Members, when compared to non-members, are more likely to participate in group programs, be involved in community affairs, and take collective action in regards to issues such as sanitation and water. A similar study by Deininger and Lui, (2009) on the economic and social impacts of SHGs in the Indian state of Andhra Pradesh complements the claim that economic empowerment, female social capital, and political participation increase due to involvement in SHGs (Datta, 2015). Their study found that 5% of women from their study group attended village meetings more frequently as a direct result of their participation in SHGs (Deininger & Lui, 2009). Desai and Joshi (2014) and Datta (2015) show that women in SHGs are also more likely to know where to report their grievances related to public services and are more likely to report them (particularly in regards to issues of drinking water, education, health services, and electricity). Jakimow (2007) suggests that SHGs can act as “political units” that can demand that institutional mechanisms are put in place that help women pursue their interests” and rights. This is significant as it demonstrates the capacity for rural women to be active on issues pertaining to public service delivery.

In their study of collective action by SHGs, Casini and Vandewalle (2011) found that local institutions were more likely to respond to issues that were part of SHGs collective action and that SHGs undertook collective action for the provision of public goods. Authorities at the local level were reported to offer a larger variety of public goods when SHGs took collective action, particularly in regards to public goods advocated for by SHGs (2011). A study by Basargekar (2010) on social capital in India suggests that a positive and strong relationship between social



capital and social empowerment exists. The evidence indicates that as social capital increases so does participation in collective action (2010). The positive correlation between participation in SHGs and civic engagement demonstrates the potential of members to engage in a platform from which they can foster empowerment, build capacity, and potentially influence public service delivery processes.

### **2.6.2 Limitations of SHGs**

The study of SHGs and the impact it has on women and communities is challenging because of the difficulties in measuring impacts (Desai & Joshi, 2014; Mansuri & Rao, 2004). The non-random placement of programs and participation of members, along with the various methods used by organizations to facilitate SHGs makes it difficult to create a baseline to which one can measure salient outcomes (Datta, 2015). Despite gaps in the literature on SHGs in a service delivery role, several key limitations have emerged which can provide context to the themes that can emerge from the data.

#### ***Questioning Empowerment***

Women's empowerment has been reviewed and critiqued by scholars and practitioners for its theoretical and conceptual limitations despite its adoption by government and development organizations as a development strategy (Jakimow & Kilby, 2006, 2007; Mosse, 2001; Hildyard et al., 2001). The empirical results of gender responsive service provision for rural women and communities have been mixed (IBRD, 2010; World Bank, 2003). Jakimow and Kilby (2006) argue that the correlation between empowerment and development has been “assumed rather than proven”, with evaluations of empowerment “generally lacking conceptualization of empowerment based on theoretical understanding of power relations”. Their study on SHGs in India suggests that SHGs can be severely limited in their ability to change existing social dynamics and hierarchies in the community and that studies often fail to consider the role of social relations in “perpetuating disempowerment” (Jakimow & Kilby, 2006; Jakimow, 2007). Hildyard et al. (2001) argue that participatory approaches cannot “give” empowerment to its beneficiaries/clients.

Empowerment, instead, is achieved when women use their power negotiate and transform society and the conditions that have institutional and structural power over them (2001).

### ***Targeting***

Membership in a SHGs can facilitate the mobilization of women into rural government schemes and projects (Jakimow, 2007). Mansuri and Rao (2007) and Jakimow (2007) suggest that targeting of benefits to SHGs has resulted in unintended consequence where targeted groups gain disproportionately more benefits than non-targeting groups. Government welfare programs targeted at rural women, as seen in India, are gradually becoming accessible only to those that hold membership to SHGs. The typically low-income or vulnerable membership-base of SHGs provides governments with an established demographic to target social benefits towards. Non-membership, therefore, can exclude large populations of rural women from accessing benefits they would otherwise be entitled to given their socio-economic status. Poor women who are not members of a SHGs because of limitations on membership or who lack the financial ability to join remain marginalized, perpetuating inequality among rural women despite the objective of SHGs as an all-inclusive program.

### ***Cost-Cutting Strategy***

The co-opting of CBOs such as SHGs in the delivery of public services has been viewed by some critics as a potential cost-reduction strategy for governments and development organizations (Jakimow, 2007). Contracting out responsibility to SHGs allows agencies to reduce expenditures that would otherwise be spent on administrative cost, consultation fees, government staff salaries, or contracting bids to the private sector or NGOs. The material and social cost reduction or off-setting gained by agencies through partnerships with SHGs is argued as having been legitimated as a way for groups to assume ownership or sustainability of such activities and projects (Jakimow, 2007).

## *Direction*

The participation of citizens, particularly women, is a precondition for the success of rural development programs and services and demands conscious and active participation of the people (Lalitha & Nagarajan, 2002). This bottom-up approach succeeds with the belief that the participation of the most marginalized in a community will result in actions that are most in line with their concerns. Jakimow and Kilby (2006) and Hildyard et al. (2001) challenge this claim, arguing that this view on participation ignores the fact that the poor are often “co-opted” into development projects. This is reflective of other discussion surrounding the relative merits of mechanisms of participatory development (such as SHGs) which suggest that there has been a failure to identify direction and participation as two separate issues (Jakimow & Kilby, 2006). Providing rural women with a platform for participation does not necessarily result or assume their ability to control/direct programs and initiatives that are of priority to them (2006). Rather, review of empirical studies reveal that these priorities are highly influenced by the project objectives of facilitating agents (Mansuri & Rao, 2007, 2012; Platteau & Gaspart, 2003; Botes & Van Rensburg, 2002). An example is the promotion of financial and economic activities by NGOs over non-economic interventions within SHGs (Jakimow & Kilby, 2006). These financial initiatives are typically promoted by NGOs because they are easy to delivery and can yield quick, measurable outcomes that achieve donor objectives (Botes & Van Rensburg, 2002; Jakimow & Kilby, 2006). The preoccupation by SHGs in microfinance activities, or initiatives that are top-down and supply-driven by NGOs or government agencies, can prevent members from pursuing initiatives of value or priority to the community (2006). Community participation, in some instances, does not empower communities and groups to freely pursue development options but rather begins after projects have been designed (Botes & Van Rensburg, 2002). When institutions like SHGs are promoted under the pretense of such projects, they are vulnerable to being unsustainable and can create “dependency rather than agency” (Mansuri & Rao, 2007). Mansuri and Rao (2007) continue on to suggest that this approach to participation also undermines the potential for “institution building in favor of more easily deliverable and measurable outcomes”.

Much of the empirical analysis on SHGs fails to consider the influence of program facilitators and implementers — both government and NGO related — on group outcomes (Jakimow & Kilby,

2006; Mansuri & Rao (2007). Often, program facilitators involved in SHGs are treated as “disinterested bystanders” (Jakimow & Kilby, 2006). This critique is echoed by Mosse (2001) in his discussion on participatory approaches, where he argues that project actors are not “passive facilitators”. Project facilitators and the projects themselves have the potential to both shape and direct processes and influence the way in which people construct their “needs” (2001). This lack of attention towards the role of external agents in the assessment of SHGs and similar participatory programs is also discussed by Mansuri and Rao (2007), who suggest that very little is currently known about how the incentives or quality of facilitators affect community empowerment or the performance of programs. Assessing the outcomes of SHGs independent from its support structure deemphasizes the influence of subsidiaries on the direction, objectives, and activities of SHGs.

## **2.7 Chapter Summary**

While there is an agreement that the “monopolistic” provision of public services solely through the state is not feasible or desirable, there has been little consensus as to the best method to replace this traditional approach (Joshi & Moore, 2004). The emergence of alternative arrangements that have developed in response to deficiencies within existing delivery systems represent other, possibly more responsive, forms of the delivery of public services. These approaches, as demonstrated above, can be employed singularly, or mixed, to promote new multi-actor or inter-organizational delivery arrangements. SHG represent a hybrid of these approaches, emerging to support and provide public services where an existing gap or deficiency exists.

The capacity of these SHG groups to serve in this arrangement is facilitated both by a political structure that supports the participation of its citizens in decision making processes, and approaches to local development that encourage partnership between government, private sector, and its citizens through institutionalized co-production and participatory development. These approaches as discussed, however, are not without limitations; thereby providing an opportunity to explore the role of SHGs as an alternative mechanism for public delivery within this conceptual framework.

## CHAPTER 3: INDIA: BUILDING ON CONTEXT

### 3.1 Chapter Overview

The previous chapter provides a conceptual framework for understanding alternative means for public service delivery and the potential role that SHG as a participatory, community-based organization can have within existing institutional arrangements. The section continues by providing a brief review of decentralization and the governing structure for rural governance in India. This is followed by a discussion of the institutional and political pressures that have made SHGs an attractive response for encouraging women in community capacity building and public service delivery; and concludes with a review of SHGs under Kerala's Kudumbashree model.

### 3.2 A Glance at Decentralization and Public Service Delivery in India

In spite of rising levels of urban growth, India remains a predominantly rural country. The 2011 government Census of India indicates that 68.84% of the country's population resides in rural areas. This figure translates into over 830 million rural citizens who depend on current systems of delivery for access to public services. Attention to the conventional and alternative arrangements for service delivery that exist in rural India is critical, and thus worthy of examination and discussion for its impact on the quality of life of all its users, but particularly its most disadvantaged and vulnerable populations like women and the elderly.

Processes of decentralization have played a role in the ways public services are defined and delivered in India by devolving responsibility from the center to lower tiers of government. Amendments to India's 73rd Constitution in 1993 strengthened the role of the Panchayat Raj as institutions of Local Self-Government for rural bodies<sup>4</sup>. The Panchayat Raj Institution (PRI) is a

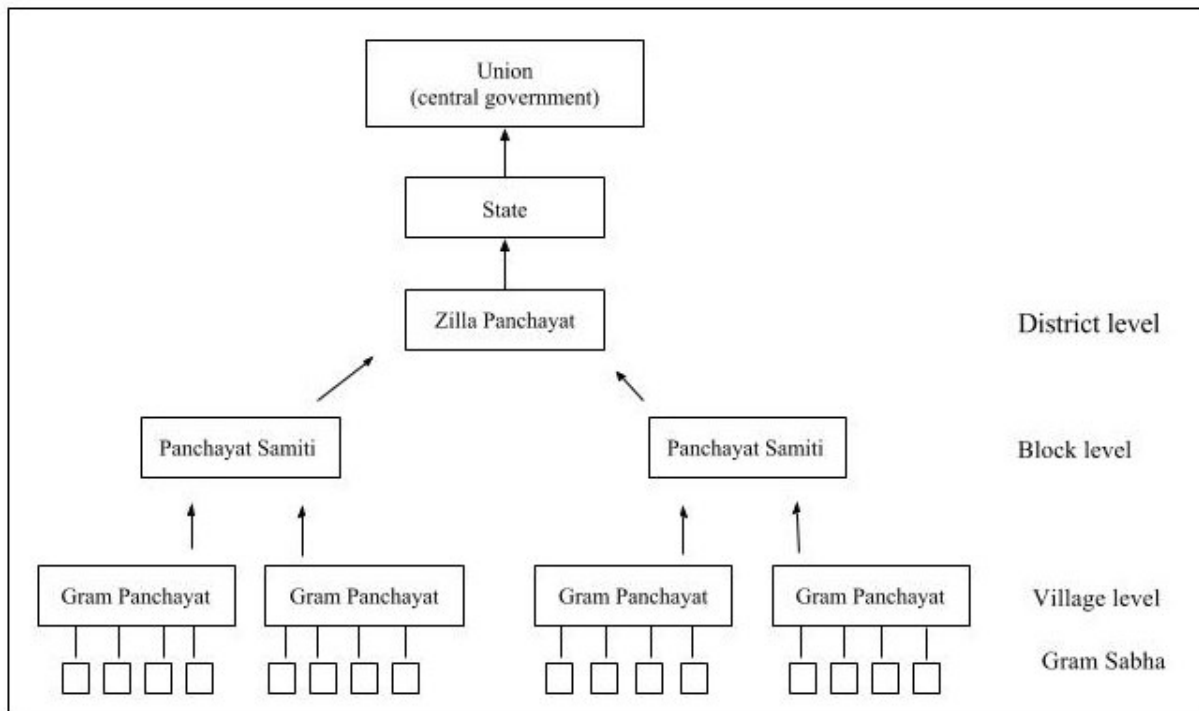
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<sup>4</sup> Municipalities and Municipal Corporations are governed under a separate system for local urban governance that was granted increased powers under the 74th Constitutional Amendment. Those areas that do not fall into Municipal designation are considered to be rural and are government under the PRI.

three-tier system of rural governance comprised of the Gram Panchayat (village level), the Panchayat Samiti (block level<sup>5</sup>), and the Zilla Panchayat (district level) (see Figure 2).

Each Gram Panchayat represents the interests of multiple Gram Sabhas, or village assemblies, that are made up of electorates of the ward and who represent the electoral constituency<sup>6</sup>. The Gram Panchayat and Gram Sabha have powers to prioritize development needs, conduct social audits, and are responsible for beneficiary identification (Nagarajan et al., 2015). Gram Panchayats are also responsible for collecting taxes, creating and maintaining public infrastructure such as roadways, street lights, providing proper sanitation and drainage facilities, and the overall maintenance of community assets. Gram Panchayats report to their Block Panchayats and then upwards to the district, state, and central government level. Each Panchayat level represents multiple villages and constituencies.

**Figure 2: Structure of the Panchayat Raj Institutions in India**



Source: Author's representation

<sup>5</sup> A Block is the larger subunit of a district.

<sup>6</sup> Ward members are elected members of the Gram Sabha.

The devolution of power and responsibility from the central and state governments to local governments promotes the participation of citizens in the decision-making processes surrounding public services (Alemu, 2015; Nagarajan et al., 2015). This capacity for participation is particularly relevant in the empowerment and mobilization of women through enhanced involvement in politics and processes of decision-making through direct democracy (IBRD, 2010). The shift from a model of a centralized to decentralized systems of local government in India provides a means to improve services for the poor through strengthening the accountability of service providers to its citizens, service providers to politicians, and altering existing relationships between citizens and politicians (Nagarajan et al., 2015). Similarly, it allows for the adoption of a broader range of alternative public service delivery arrangements by both governments and citizens to address local demands.

The state of Kerala, in particular, has adopted an advanced system of decentralization which Nagarajan et al. (2015) describes as a “big bang approach to devolution”. The Kerala’s People’s Plan Campaign for decentralized government in 1996 intended to create strong institutions of Local Self-Government through the PRI and promote a more active role by citizens in shaping policies related to local development. These local governments are heavily responsible for sectors of human and social development, welfare provisions, health and sanitation, water, local infrastructure, and the local administration of Centrally Sponsored Schemes, like the National Rural Employment Guarantee Act which will be discussed in Chapter 6. The impact of Kerala’s rapid approach to the decentralization of public service delivery has been mixed; putting strain on the administrative and technical capabilities of lower levels of government but at the same time establishing conditions for alternative arrangements for service delivery such as SHGs to emerge.

### **3.3 SHGs in India**

In India, SHGs have been heavily utilized by the government to promote microfinancing initiatives with the intention of increasing financial empowerment and livelihood creation. The most notable of these initiatives is the Government of India’s (GoI) National Rural Livelihood Mission (NRLM) which directly promotes the collectivization of impoverished rural women into rural-membership

based organizations. SHGs typically comprise of ten to twenty female members and are facilitated by government approved NGOs and support organizations (Government of India, 2015).

Recognized as a flagship policy initiative of the GoI and a cornerstone of India's current poverty reduction strategy, the NRLM essentially works to promote and facilitate rural livelihood creation and empowerment among marginalized rural women while simultaneously encouraging community capacity building and civic action. The guiding principles behind the NRLM mobilization efforts is the belief in the desire and innate capabilities of the poor to come out of poverty through fostering social mobilization and empowerment, facilitating knowledge dissemination, and institution building (Government of India, no date). The NRLM has three key focuses: (i) to promote employment opportunities for the poor, (ii) to enhance sustainable income, and (iii) to reduce disparities (National Rural Livelihoods Mission, 2015). The traditional focus on micro-credit and livelihood creation within SHGs in India has also been followed by efforts to encourage and enhance the social and economic empowerment of women (Deininger & Lui, 2009).

A significant policy component of the NRLM involves the practice of convergence between SHGs and the NRLM on centrally sponsored rural development initiatives targeted at improving quality of life and livelihood creation. Convergence is defined within the policies of NRLM as the development of partnerships between SHGs and programs under state governments and the Ministry of Rural Development to create "synergies directly and through the institutions of the poor" (National Rural Livelihoods Mission, 2015). SHGs have been increasingly incorporated into various government schemes as a means to limit overlap or duplication of initiatives. In some districts, SHGs have taken over the distribution of subsidized food grain under the Public Distribution System from private operators who had failed to make it available to intended beneficiaries (Deininger & Lui, 2009). In other areas, SHGs have been involved in the promotion of health and sanitation education and hosted village information and awareness campaigns. However, despite this level of convergence between SHGs and government programs, limited research exists on the outcomes of this practice compared to the high number of programs that have been produced as part of these joint efforts (2009).



The processes of establishing SHGs in India differ in each state and even within individual districts. Using the guiding principles set out by the NRLM, the organization of members into groups is largely at the discretion of governments and its agencies. This also includes the methods of group formation (assigned, voluntary). While all SHGs share the common benefit of improved access to credit, the actual activities and areas of engagement of these groups are not predefined or determined. This results in groups that have a wide range of objectives and competencies as well as differing degrees and areas of involvement.

### **3.4. Kudumbashree**

The Kudumbashree<sup>7</sup>, launched on May 17th, 1998 was established as a charitable society directed to work as a partner with Local Self Governments to achieve the goals of poverty eradication and women's empowerment through the formation of SHGs and engagement in community action and leadership<sup>8</sup>. Over the years, the Kudumbashree has grown into the largest women's group Kerala and one of the largest women's networks in India and Asia (Kudumbashree, 2016). Today, the Kudumbashree has organized 3,643,181 members (approximately 21% of the female population of Kerala state) into 229,964 SHGs (based on figures from 2015) that operate at the community level to bring about social and economic progress for their households and the community at large.

The Kudumbashree operates on three primary areas of focus to achieve its mission goals; (i) microcredit, (ii) entrepreneurship, and (iii) empowerment. The programs and initiatives that arise out of these focus areas can be further divided into four primary categories; (i) Centrally Sponsored Programs, (ii) social development, (iii) women's empowerment, and (iv) local economic development. Centrally Sponsored Programs involve the partnership between government and the Kudumbashree through its members in the promotion, implementation, or facilitation of publicly developed programs. Social development activities focus on programs and services targeted at improving communities and the quality of life of children, adults, and seniors. Women's

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<sup>7</sup> Formerly known as the Kerala State Poverty Eradication Mission

<sup>8</sup> The official mandate of the Kudumbashree is to “eradicate absolute poverty ... through concerted community action under the leadership of Local Governments by facilitating organization of the poor for combining self-help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty holistically” (Kudumbashree, 2016).

empowerment programs consist of initiatives designed to promote and support the power and collective action of women. Finally, the area of local economic development — where a large number of programs fall into — focuses namely on microfinance and microenterprise initiatives to provide livelihood opportunities and entrepreneurial skill. The Kudumbashree facilitates these programs by providing facilitation and financial support through district level support staff and resource teams, consultants, auditors, and trainers.

### **3.4.1 Framework of the Kudumbashree**

The Kudumbashree provides a hierarchical organizational structure for the poor through the formation of Neighborhood Groups (NHGs), Area Development Societies (ADS), and Community Development Societies (CDS). Membership to these institutions provides opportunities for members and their communities to enhance the quality of life through a common platform.

The NHG, which is the equivalent of a SHG in this model, represents the lowest tier of the CBO structure of the Kudumbashree. Each NHG is comprised of 10-20 women from economically backward household. Only one female per household is allowed to join a NHG. Members are expected to meet on a weekly basis to contribute to the group's weekly thrift (typically 5-20 Rupees each) and must submit a weekly report of their meeting to their ADS. Directly above the NHG is the Area Development Society (ADS). The ADS is the second tier of this structure and is represented by federated members at the ward level. Representatives from various NHGs in the ward are elected to form the ADS. The Community Development Society (CDS) is the uppermost tier within the Kudumbashree organization and is a registered charitable body that is formed under the federation of all ADS in the Panchayat. The CDS represent NHGs at the Panchayat/Municipal level. Both the CDS and ADS exist to address concerns and develop initiatives within communities (via NHGs) based on needs to which an action plan will be submitted to the corresponding District level Kudumbashree Mission. The CDS offices are typically located within the office of the Gram Panchayat to facilitate partnership and as a means of monitoring.

### **3.5 Chapter Summary**

This chapter contextualizes SHGs within the Indian context and the decentralization efforts that help define service delivery processes in Kerala in particular. It also provides an introduction to the institution of the Kudumbashree and the preface of the NHG as a variant of the SHG model. The following chapters will further examine the roles and activities of NHGs, specifically in the ways they engage with public services and their delivery and the benefits and challenges surrounding this.

## **CHAPTER 4: METHODS**

### **4.1 Chapter Overview**

This chapter introduces the research design and methodology that was employed to achieve the objectives of the study. It provides an introduction of the study areas and the rationale behind the selection of high-density rural communities in India. This is followed by a comprehensive discussion on sampling methods, the data collection process, and data analysis. The chapter concludes with a brief review of the steps taken to ensure rigour in the qualitative data collection process.

### **4.2 Research Design**

The objectives of this study are first, to examine the role of SHGs in public service delivery in rural communities that suffer from service delivery deficits, and second, to analyze the ways in which SHGs function and the associated benefits and challenges. To meet these objectives, an exploratory case study approach using qualitative methodology was employed. This approach was selected because it allows for the exploration and investigation of contemporary real-life phenomenon through in-depth contextual analysis of data from detailed qualitative accounts (Yin, 1994). Yin (1984) defines the case study method as “an empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used”. This exploratory approach can enable the researcher to infer patterns, relationships, and causality within contextual conditions (Stewart & Shamdasani et al., 2007; Yin, 1994)

#### **4.2.1 Selection of Research Area**

The state of Kerala was selected for this case study first and foremost for its high population density relative to the national average. According to the 2011 Census of India, Kerala has a population density of 859 people per square kilometer (sq/km). The national average, in comparison, is 382 people per sq/km (Census of India, 2011b). Kerala’s high population density has created a unique high rural to urban continuum, with little distinguishable physical division as

to where rural ends and urban begins. High-density rural communities provide a specific context for the analysis of NHGs because of the distinct institutional constraints and service delivery deficits that often occur within these settlements (Agrawal, 2017).

The United Nations definition of rural, which has been adopted by the Census of India for urban-rural designation, defines a rural area as having (i) a maximum density of 400 persons per sq/km, (ii) a population of at least 5,000, and (iii) at least three quarters of the adult male population employed in the agricultural sector (United Nations, 2005). What has been occurring in India, as well as other developing countries like China and Indonesia is a boom in the population and density of rural communities. Despite outgrowing the rural criteria, many of these settlements remain legally designated as rural. The rural designation is more than a rudimentary form of classification; rather, it dictates the level of government funding and service provisions rural villages are entitled to receive.

High-density rural communities face many challenges and pressures in terms of development and service delivery. They are commonly characterized by high levels of growth without parallel increases in funding and administration for infrastructure, institutional capacity, or public services. These communities require improvements to public infrastructure like roads, drains, water supply, sanitation, schools, and public buildings, as well as increased provision of public services such as healthcare, education, and security to accommodate both the physical growth and needs of the population (Agrawal, 2017). High density, if not properly addressed, can put pressure on both services and their provision, potentially creating gaps or deficiencies in public goods and services.

Rural communities where these conditions exist and deficiencies in public services have emerged, can provide the conditions for alternative forms of service delivery to emerge. It is within this context that NHGs and their potential to deliver public services will be explored.

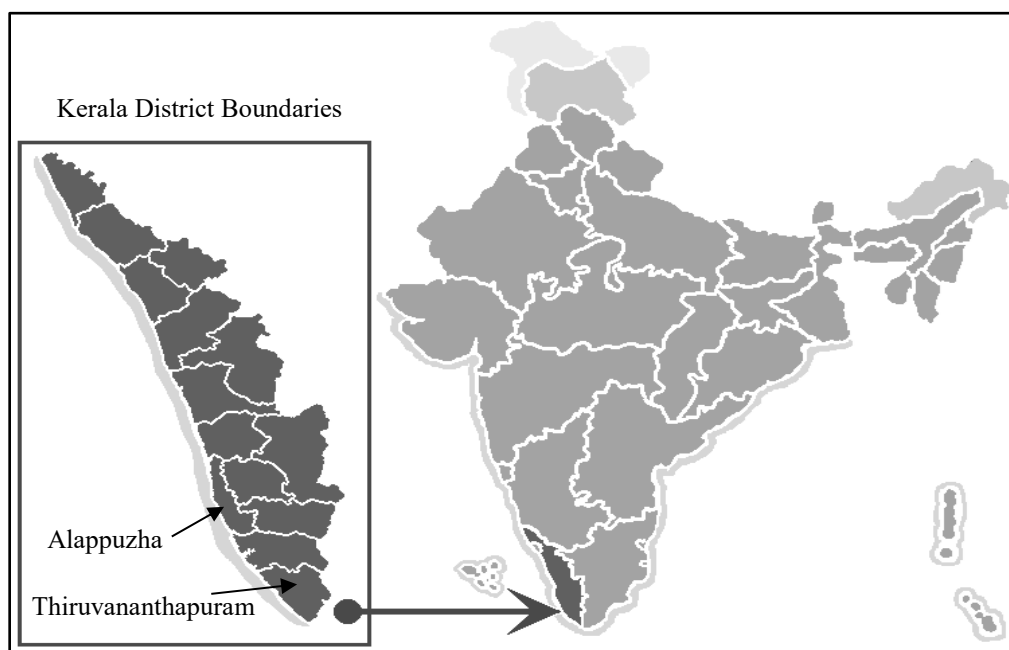
#### **4.2.2 Overview of Research Area**

Since the inception of Kudumbashree, NHGs have developed into a delivery agent for poverty alleviation and development projects in the state of Kerala. To better explore in detail the

functioning of NHGs in delivering services in high-density communities, two districts out of Kerala's fourteen were selected as study sites: Thiruvananthapuram and Alappuzha (see Figure 3).

The narrowing down of potential study districts within Kerala began by using data from the 2011 Census of India to identify districts that met the following three criteria: (i) large population size, (ii) high rural population density, and (iii) number of registered NHGs (see Appendix B). Based on this criteria four districts were identified: Malappuram, Thiruvananthapuram, Alappuzha, and Kozhikode. Thiruvananthapuram and Alappuzha were ultimately selected as study districts after consultation with academics and researchers from the Institute for Human Development (New Delhi), The Centre for Development Studies (Thiruvananthapuram), and the Kerala State Kudumbashree Mission (Thiruvananthapuram). Information from these institutions suggested that while Malappuram and Kozhikode do have high levels of rural density, high levels of urbanization in these districts has increased the proximity of many rural zones to urban centers; potentially enabling rural communities to take advantage of a wider range of goods and services that can be provided urbanized areas. The decision to select two districts for this multi-case study was also made based on limited time and funding available for data collection.

**Figure 3: Map of Kerala and Study Districts**



Source: Adapted from Wikimedia Commons (2006)

### **4.2.3 Thiruvananthapuram District**

Thiruvananthapuram district is located at the southernmost tip of Kerala and is home to the state capital of the same name, Thiruvananthapuram (commonly referred to as Trivandrum). It is the second most populous district in the state, representing approximately 10% of Kerala's population (Census of India, 2011b). Of this population, approximately half are considered rural. The district's rural female population is considerably higher than the rural male population, while figures for both sexes in urban areas are relatively equal. The higher ratio of females to males in rural Thiruvananthapuram contrasts from the national data which indicate a higher average rural male population (51.4% male versus 48.6% female) (Census of India, 2011b). The high rural female to male ratio is worth considering when exploring the functions of a rural gender-based program.

High population figures in Thiruvananthapuram translates into a population density of 1,509 people per sq/km, making it the most densely populated district in Kerala (Census of India, 2011b). The rural density is approximately 949.29 people per sq/km, surpassing the density averages for both Kerala and India (See Appendix C). With urbanization occurring, the urban population of Thiruvananthapuram has now surpassed that of the rural (46% of the total population). Despite the urban population growth, the actual area designated as rural remains high at 1611.54 sq/km (compared to 577.46 sq/km designated as urban space).

### **4.2.4 Alappuzha District**

The coastal district of Alappuzha is widely recognized as a domestic and international tourist destination for its backwaters and houseboats. According to the recent census report, Alappuzha has 2,121,943 inhabitants (Census of India, 2011b). The population of Alappuzha is approximately 46% rural and 54% urban. Like Thiruvananthapuram, Alappuzha shares a higher than average female to male population ratio, with males and females accounting for roughly 47.5% and 52.3% of the population respectively (see Appendix C). The female population in both rural and urban areas is also high, with rural females making up 52.3% of the total rural population.

Despite being the smallest district in Kerala in terms of land area (1,415 sq/km), Alappuzha has the second highest population density in the state. The population density of 1,501 people per sq/km is only slightly lower than Thiruvananthapuram despite large differences in land area and population. Alappuzha is considered primarily rural with 864.89 sq/km recognized as rural space and 550.11 sq/km specified as urban.

The population and land demographics of both Thiruvananthapuram and Alappuzha help illustrate the phenomenon of the growth of high-density rural settlements in both Kerala and India. The high population density relative to the limited land space is often complicated by the rural designation of these areas. Despite their population densities, these communities are administered as a rural area, and consequently receive the level of public assistance prescribed by this designation. As a result, deficits in existing service delivery, infrastructure, and institutional capacity in these communities may intensify further. The proliferation of NHGs in these rural areas, however, may provide an alternative means to moderate, if not redress some of the existing deficits at a community level.

## **4.3 Participant Selection**

### **4.3.1 Technique**

Purposive sampling and snowball sampling techniques were utilized to identify key informants in Thiruvananthapuram<sup>9</sup> and Alappuzha<sup>10</sup> for this study. In following with the method of purposeful sampling, participants were selected based on their first-hand experience and knowledge on the phenomenon under study (Strauss & Corbin, 1998, Morgan, 1997). Purposive sampling is a

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<sup>9</sup> The selection of study participants in Thiruvananthapuram district occurred through convenience and snowball sampling. Participants from the Kerala Planning Board and the state and district Kudumbashree Mission Office were identified through physically visiting the offices and speaking directly to individuals involved in creating policy or programs related to the government and the Kudumbashree. The first NHG approached based on a referral from a student at the Center for Development Studies. This NHG provided the means to contact other NHGs.

<sup>10</sup> The process of finding participants for the study in Alappuzha was initiated by a meeting with the Secretary District Panchayat Officer who then assisted me in establishing contact with the Director of the Alappuzha district Kudumbashree Mission Office. The Director of the Alappuzha district Kudumbashree provided a contact list of rural CDS leaders in the district. Conversations with several CDS leaders resulted in two meetings with NHGs in the area. These NHGs then provided contact to other NHGs that would be open to participating in the study.



commonly used form of sampling on a non-probabilistic sample size and is a convenient form of sampling given the nature of the research (Onwuegbuzie & Collins; 2007). Snowball sampling, a subset of purposive sampling, provides the researcher with access to a target population that may not be easily accessible or identifiable (2007).

The NHG represents the primary unit of analysis within this case study. NHGs were identified in both districts through purposive sampling followed by snowball sampling. NHGs provide the richest source of data for this study because they are the unit that is under investigation and are most qualified to speak on behalf of their experiences. The inclusion of multiple NHGs offers a means to pattern match across cases and provide a rich pool of data. In an effort to ensure reliability, NHGs had to meet the following criteria: i). the NHG must be based in a rural designated area (this was cross-referenced with information from the census), and ii). the NHG must be operational for a minimum of one year to ensure that the group and its members possess a basic level of experience in NHG functioning.

Individual interview participants were selected through purposeful sampling. Key informants including representatives from the state and district level Kudumbashree Mission Offices, government officials from the Kerala Planning Board, and ward members were selected through purposeful sampling as a way to account for multiple variables of interests and sources of evidence. They were identified based on their ability to inform on the official policies and mandated programs of the Kudumbashree and the government and to provide information and perspectives on local governance.

#### **4.3.2 Data saturation**

Data saturation is used in determining the number of respondents needed to participate in the study and the number of focus groups and interview sessions that were required to establish a comprehensive body of data. Saturation, or the point to which no new themes or information is revealed is commonly used in non-probabilistic sampling such as that employed for this study (Strauss & Corbin, 1998; Guest, Bunce & Johnson, 2006). According to Strauss and Corbin, there

is always the potential for new data or directions to emerge, therefore, an informed decision about saturation needs to be made based on the richness of the data.

#### **4.4 Data Collection: Methodology**

This study uses mixed methods, which were employed in two phases to gather and analyze information and confirm key findings. The first phase entailed a systematic, in-depth review of relevant scholarly literature, policy documents, and empirical studies. The documents' review assisted in scoping the research and situating the application and experiences of SHGs within the Indian and international context. The development of conceptual framework and the research questions was informed by the literature review.

The second phase of research used methods of qualitative data collection to gather data. Focus group discussions and in-depth interviews were chosen for this study based on the nature of the research question and objectives of the study, which require in-depth responses to create rich data for analysis (Maxwell, 2013). Individual interviews and focus groups “allow the researcher to interact directly with respondents. This provides the opportunities for clarification of responses, for follow-up questions, and for the probing of responses” (Stewart & Shamdasani et al., 2007).

##### **4.4.1 Focus group**

Focus group discussions are an effective way of gathering first-hand data on a topic for which not much is known and exposes experiences, beliefs, and impressions of particular programs, services, and institutions through the respondent's own context and voice, and provide supplementary context to help interpret quantitative data (Stewart & Shamdasani et al., 2007). This method can also provide the researcher with a rich body of qualitative data that has been revealed in the respondent's own context and voice. Focus groups can be useful in that they can allow respondents to “react and build on the response of other group members”. The group dynamic can result in a “synergistic effect” which may produce data that may not have been exposed in individual interviews (2007).

#### **4.4.2 Interviews**

Individual interviews allow the researcher to ask for more detailed information, allowing for greater response depth (Maxwell, 2013). It can also be used to (i) add detail and depth into topics that arose during focus group discussion, (ii) ask for clarification, and (iii) inform the direction of discussion for subsequent focus groups. A semi-structured interview format was used during individual interviews as and focus group discussions because it is designed to seek information about a particular topic, covering various domains of knowledge, while still maintaining the flexibility of an unstructured interview (Richards & Morse, 2007).

Individual interviews may be preferred to focus groups where issues of social power and status may exist. Stewart and Shamdasani et al. refer to social power as “the potential or ability to influence others in a group setting” (2007). Those who are either perceived or known to hold power, such as a community ward member, government official, or program facilitator, may consciously or subconsciously affect the behavior of those who are perceived or perceived themselves as having “less power” (2007). The power divisions that exist between a Panchayat leader and NHG members in a focus group, for example, could have implications on what is disclosed or not disclosed to the researcher. This is not to automatically assume that one power will be swayed by the presence of another, but rather highlights the important dynamics to consider when selecting the appropriate methodology to apply.

#### **4.4.3 Data Collection Process**

In-field qualitative data collection for this study took place in India between November 23rd and December 21st of 2015. In total, 172 participants were consulted for this study (see Appendix E).

One hundred and fifty eight NHG members were interviewed in the districts over the course of 20 separate focus groups and five in-depth individual interviews. Members were from over 28 different NHGs in nine Panchayats<sup>11</sup>. The 31 NHG members that took part in focus group

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<sup>11</sup> All focus group discussions took place at the homes of NHG members (with the exception of the Kudumbashree Praxis College). The decision to conduct meetings at a member’s home provided NHGs with a private, familiar setting

discussions at the Kudumbashree Praxis College<sup>12</sup> were members from over a dozen different NHGs. Due to the circumstances of the focus group, a list of the different NHGs and Panchayats represented by members was not obtained.

Focus group discussions involved between three to seventeen participants and were approximately forty-five to sixty minutes long. The length of the discussion was influenced by the quality and breadth of the information discussed and the engagement of the participants.

Fifteen individual interviews took place with NHG members, non-members, political representatives (ward members), government officials from the Kerala Planning Board, and officials from the state and district Kudumbashree Mission offices to provide a deeper and more detailed investigation and elaboration of key themes that had developed out of focus group discussions.

**Table 2: Number of Units Surveyed in Kerala**

Type of Participant	Thiruvananthapuram	Alappuzha	Total
Number of districts studied	1	1	2
Number of Panchayats represented	3	6	9
Number of NHG members	52	105	157
Number of NHGs represented	6*	22	28*
Number of other key informants	11	4	15

\* Excludes number of NHG representatives from Kudumbashree Praxis College focus groups

and more importantly eliminated the need for distance travel for the participants involved. Several of the meetings were conveniently conducted just prior to their weekly group meetings. This granted the opportunity to sit in and observe their meeting and watch the weekly process of group thrift payment collection. Interviews with Kudumbashree personnel took place within the state and district Mission offices.

<sup>12</sup> The College is operated through a joint partnership with the Kudumbashree and the TATA Institute of Social Sciences and offers a one-year diploma program to female NHG members and their daughters from across Thiruvananthapuram district and Kerala state. This diploma program provides the women with education and training on a variety of community development issues and encourages the NHG members to become their own “community researcher”. As a requirement of the program, all members must be active in their NHG for a minimum of two years. Due to the availability of a large sample group representing well over twenty different NHGs, the members were divided into three separate focus groups consisting of nine to thirteen participants each.

**Table 3: Number of Participants by Category**

Type of Participant	Thiruvananthapuram	Alappuzha	Total Number of Participants
NHG members	52	105	157
Non-members	2	-	2
Political Representatives	1	2	3
Service Providers (Kudumbashree)	6	2	8
Kerala State Planning Board	2	-	2
<b>TOTAL</b>	<b>63</b>	<b>109</b>	<b>172</b>

Focus group and individual interviews were conducted in Malayalam, the primary dialect in Kerala. Translation of Malayalam to English was provided by two research assistants/translators employed during the course of the field work. All focus groups discussions and individual interviews were voice-recorded as a supplement to hand-written notes. The voice-recording were used to develop transcripts used towards the identification of themes in the data.

Discussions focused on gathering data on, but not limited to how NHGs function, their role in service delivery, approaches to personal and community needs, their perceived capacity to instigate change in their community, challenges and limitations on delivery services, and their relationships and interactions with other institutions. A preliminary interview guide helped establish guiding discussion topics and was revised during the course of the data collection period where necessary (see Appendix G & H).

The first one to two focus group discussions in both Thiruvananthapuram and Alappuzha districts were conducted under a relatively unstructured discussion format consisting mainly of pre-prepared questions used to introduce and initiate discussion. This structure avoided leading and allowed for the conversations to reveal themes and topics that were important to the group (Stewart & Shamdasani et al., 2007). Common key themes began emerging from the data after only two to three focus group and individual interviews, suggesting the importance of these ideas to the

research topic. More specific questions were developed to explore and probe these areas in greater detail once major themes were established.

#### **4.4.4 Ethical Considerations**

Ethical considerations around informed consent and confidentiality, benefits and risk to participation, and compensation were addressed in this study. The plan for this study was reviewed for its adherence to ethical guidelines and approved by the Research Ethics Board at the University of Alberta. Ethics approval was granted prior to the commencement of interviews and maintained throughout the data collection process.

##### ***Informed consent and confidentiality***

Participants were asked to sign a consent form at the start of the meetings to confirm their willingness to participate in the study (see Appendix C & D). Participation in this study was strictly voluntary and participants were informed of their right to withhold response to particular questions or withdraw from the discussion at any time without penalty. In order to maintain confidentiality, information shared within the interviews was strictly confidential and was not shared outside the groups. Any personal identifying information was removed from the data to ensure privacy.

##### ***Compensation and Incentive***

In an effort to develop a comprehensive understanding of the dimensions and relationships between NHGs, its members, and service delivery, autonomous and voluntary participation was pursued. Focus group participants and interviewees were not monetarily compensated for their time or incentivized for their participation in the study. The use of incentives was not included in the study design based on ethics surrounding paid participation in qualitative research (Head, 2009; McKeganey, 2001)<sup>13</sup>.

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<sup>13</sup> The ethics surrounding paid participation in qualitative research have been widely discussed, particularly in the field of health studies (Head, 2009; McKeganey, 2001; Grant & Sugarman, 2004; Bentley & Thacker, 2004). Consideration was made to the potential influence monetary incentive or compensation may have on the participation of informants in the study or on the quality of information provided. One of the main concerns regarding the use of monetary

## 4.5 Data Analysis

### *Thematic analysis*

An in-depth thematic analysis of the focus group and individual interview data was conducted to (i) ensure the rigour of the preliminary analysis; (ii) refine, develop, and expand on recurring themes; and (iii) search for and analyze “negative cases” (e.g. any inconsistencies) (Mayan, 2009; Maxwell, 2013). This was done through a process of memoing and developing transcripts of the recordings, searching for commonalities and noting points of divergence. Using thematic analysis to distill the data helped to identify patterns and themes that were used to categorize the data.

### *Memo writing*

Detailed notes and personal observations were recorded in writing during each individual interview and focus group to highlight important details that emerged from the discussion. Analysis of the memos began immediately after meetings and facilitated in the thematic analysis and identifying contextual relationships in the data. This process also allowed for refinement of discussion questions for future focus groups interviews.

### *Axial coding*

A transcript of interviews was developed through translation of the audio-recorded meetings. This data was then coded through a process of axial coding to organize data into categories based on themes (Strauss & Corbin, 1998). Interrelationships between codes emerged and were combined to establish comprehensive themes from the data. Through this in-depth analysis, key themes were identified in the data and lead to a nuanced understanding of the topic at large as raised by the participants. Code memos were also developed through the coding process and data analysis to

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incentive to gain access to participants is the potential for participants to consciously or unconsciously orient their answers to fulfill what they believe the researcher wants to know or hear at the expense of their own personal opinions or rank of importance (McKeganey, 2001; Head, 2009).

record reflections of the data and to compare to the propositions in the conceptual framework of the study (1998).

## **4.6 Ensuring Rigour in Qualitative Research**

### **4.6.1 Validity, Reliability, and Mitigation**

The following points were considered in this study to increase the validity and reliability of the findings (Patton, 1999; Maxwell, 1999; Stewart & Shamdasani et al., 2007): identification of potential negative cases, triangulation, replicability of the methodology, respondent validation (through debriefing and cross-checking), and reflexivity.

#### ***Triangulation***

Triangulation through the use of multiple sources of evidence practiced to enhance the validity of the data (Patton, 1999; Maxwell, 2013). These sources included (i) focus group discussions, (ii) in-depth individual interviews, (iii) direct observations, (iv) official documents (Census of India figures and NHG membership numbers), and (iiv) conceptual propositions developed in the conceptual framework based on findings from empirical studies and the broader literature (theory triangulation).

The use of two types of qualitative data methods, focus groups and individual interviews, and comparing perspectives from participants with different points of view contributed to the validity of the data (Patton, 1999). Focus groups enabled patterns and themes to emerge through synergistic group discussion while individual interviews provided space for more personalized and in-depth inquiry on a subject matter. This also allowed for comparison between what people may reveal in private versus a group setting (1999). The involvement of a diversity of informants such as NHGs, policy developers, political figures, facilitators, as well as non-members allowed for cross-checking, context building, and multiple perspectives from people of various levels of power and areas of involvement (1999).



Physical observations provide an opportunity to contextualize and validate information provided in interviews and group discussions (Patton, 1999; Maxwell, 2013). Observations included tours of organic gardens and farms that were part of NHG microenterprise activities, surveying bodies of stagnant flood water caused by flooding, visiting roadways and drainage facilities that were built or repaired NHGs, and watching NHGs clear brush on vacant land as part of an employment guarantee scheme.

### ***Influence of the Researcher***

Controlling for the influence or effects of the researcher (or reactivity) and its potential to distort data was considered in focus group and individual interviews (Patton, 1999; Maxwell, 2013). Measures taken to minimize potential influences included dressing in conservative, culturally appropriate clothing during meetings, avoiding leading discussion questions, considering potential preconceived assumptions when developing interview questions, and recognizing personal biases.

### ***Influence of Officials***

Discussions with NHG members were conducted independently without the attendance of officials from the Kudumbashree or government representatives to mitigate asymmetrical power relations (Richards & Morse, 2007). Power relations between participants, if not accounted for in the design of the study, can result in highly biased or skewed data. The Thiruvananthapuram Kudumbashree Mission for instance, offered to arrange meetings with several NHGs and provide translation services. The offer was politely declined due to the strong potential for the Kudumbashree to influence the data.

### ***Cross Language Translation***

Conducting cross-language and cross-cultural qualitative research has the potential to produce translation errors between Malayalam to English (Squires, 2009)<sup>14</sup>. In an effort to mitigate this,

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<sup>14</sup> When poor translation occurs, the “conceptual equivalence”, that is, the “technically and conceptually accurate” translation that the translator provides, may be effected (Squires, 2009). If this occurs, the researcher may lose the

audio recorded discussions were reviewed between the researcher and translator to clarify key points and meanings that may have been missed. Recording discussions also provided a way to maintain the natural flow of focus groups by reducing the number of breaks in the discussion to allow for translation (Stewart & Shamdasani et al., 2007)<sup>15</sup>.

#### **4.7 Chapter Summary**

The study uses focus group discussions and individual interviews as ways to elicit information. The opinions and experiences of these informants contribute towards the development of common themes as they relate to the research question. The principle themes that emerge from the data provide the foundation for the following discussion sections.

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conceptual equivalence of altered words, potentially changing or misinterpreting the meaning of the participant's words. This can also occur in reverse, where the researcher's questions and comments for the participants are lost in translation. This miscommunication can result in the researcher's questions going unanswered, requiring additional time spent probing or leading to obtain specific or detailed responses.

<sup>15</sup> The real-time translation from Malayalam to English can interrupting the natural pace at which a discussion occurs. The translator must either (i) quickly summarize or translate what the participant said back to the researcher with minimal interruption of the conversation, or (ii) the translator must continuously interrupt the natural flow of the discussion to fully translate the discussion back to the researcher. Both options have their advantages and disadvantages. While a quick, summarized translation may have minimal interference on the natural flow of the participant's discussion, loss of information, conceptual equivalence, or detail may occur during the translation process. Pausing the discussion, conversely, may provide the translator with enough of a break to provide a thorough, more accurate translation back to the researcher. However, by pausing the natural flow of the focus group, there is a risk of impacting the synergistic effect of a group discussion (Stewart & Shamdasani et al., 2007). Continuous breaks to the discussion may unintentionally sidetrack or end the current discussion, result in a change of topic, distract or prevent other participants from making comments, and overall influence the spontaneity of the conversation.

## CHAPTER 5: RESULTS & ANALYSIS

### 5.1 Chapter Overview

The following chapter describes and discusses the main findings from the research in the context of the research question and the contextual framework. Several key themes emerge from the data that contribute to answering the question of what role NHGs have in the delivery of public services. These themes are organized into two main discussion sections: (i) Service Delivery and (ii) the Critical Factors Enabling and Constraining NHGs in Service Delivery.

### 5.2 Service Delivery

Discussions with NHG members and key informants in Thiruvananthapuram and Alappuzha districts confirm that NHGs are actively involved in the delivery of a range of public services for NHG members and their households, and to members of the larger community (see Table 4). The degree of involvement by NHGs in service delivery extends beyond the physical delivery and execution of goods and service provision. Data shows that NHGs are also engaged in service delivery through identifying welfare beneficiaries and acting as survey enumerators for a host of public welfare initiatives. Together, NHGs function as public service delivery agents within their communities by: (i) physically delivering goods and services, (ii) providing educational and informational services and promoting awareness campaigns, (iii) assisting in the identification and verification of beneficiaries for welfare programs, and (iv) delivering services for or in collaboration with local government.

The NHGs involved in this study are engaged in a diversity of public service and welfare activities that range from the chlorination of local water wells and the excavation of ditches to community crime mapping, paramedic services, and data entry for ration cards and social security pensions. The effectiveness of these interventions on improving access to public goods and services at the community level was evident (as reported by NHG members). For the purpose of analysis, these activities and services are categorized into the following three sections: (i) Community Development, (ii) Child, Women, and Senior Welfare, and (iii) Beneficiary Identification.

## 5.2.1 Community Development

### *Infrastructure*

NHGs demonstrate the capacity to identify and respond to deficiencies in community infrastructure by providing services where there is an inadequacy or demand. These groups have the potential to contribute towards the improvement of a community's physical infrastructure by participating, as well as initiating, projects and activities to enhance the functioning and continued welfare of a community and its residents. These services include member engagement in community infrastructure projects such as road construction, road cleaning, ditch excavation and expansion, drainage and canal construction, pond excavation, land clearing, installation of street lights, well water chlorination, and building construction. These projects are typically initiated directly by NHGs or developed in collaboration with—or executed for—the Kudumbashree, Gram Panchayat<sup>16</sup>, or a government agency. NHGs participate in these projects by providing unskilled manual labor, consultation, project identification, and in some instances where external support is not available, by providing group funding.

An NHG from Cherthala-South Gram Panchayat (Alappuzha) took on the full initiative to repair a heavily utilized road in their community and install pedestrian lighting after failing to see a response from their local government. The NHG had previously petitioned the Panchayat leader about the need for additional infrastructure in their neighborhood but were told that government funding was unavailable for such projects. Using the group's weekly thrift collection and a subsidized bank loan (a benefit provided to NHGs members), the NHG was able to purchase the necessary materials on their own and supply the labour to execute the community infrastructure projects.

In Muhamma Panchayat (Alappuzha), several NHGs pooled their funds to finance the widening and pavement of a frequently used narrow path, the construction a new roadway, and the expansion of a stretch of drainage ditch in their neighborhood (see Figure 4). The members argued that having wide and paved roadways are important to the community because they provide the only means of

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<sup>16</sup> Chapter 5 and 6 will use the simplified term 'Panchayat' to refer to Gram Panchayat (village level government).

accessibility to the area. Heavy rains often wash away the dirt roads and make it difficult to travel in and out of the village. The lack of proper drainage facilities in the area cause ditches to overflow when it rains, resulting in flooding and unsanitary conditions. The NHGs took it among themselves to both pay for and construct the necessary infrastructure that was essential for the community to function. Without the intervention of these NHGs, the community would have very little recourse as the local government was unable or unwilling to upgrade the existing infrastructure. These two examples speak to the potential of these groups to function as alternative service delivery actors by providing public infrastructure services where government failure has occurred.

**Figure 4: Public Infrastructure Projects Initiated by NHG Members**



Source: Author's photographs

## 5.2.2 Health and Safety

### *Disease Prevention*

NHGs work in convergence with the National Rural Health Mission to educate and train communities on disease prevention and reduction strategies during the monsoon seasons. High levels of precipitation compounded by inadequate drainage systems often result in the excessive

pooling of stagnant water in neighborhoods. These stagnant bodies of water, often in close proximity to houses, provide an ideal environment for infectious mosquitoes to breed. In an effort to combat mosquito-borne diseases such as Malaria and Dengue in their communities, NHGs in Thiruvananthapuram and Alappuzha districts are active in stagnant water cleanup, disease prevention and reduction education, the household distribution of mosquito nets, and fogging. NHGs in the coastal village of Adimalathura (Thiruvananthapuram) initiate pre-monsoon cleanups each year where members clear brush and properly dispose of garbage, tires, large coconut and palm ferns, and other items that have the potential to pool water or encourage insect breeding.

### ***Alcohol and Drug Awareness***

NHG in Alappuzha district collaborate with local police departments on alcohol and drug awareness programs for women, men, and youth in their communities. Respondents discussed over-consumption of alcohol as a growing problem among males that has contributed to issues such as public misconduct and disturbance, alcohol addiction, domestic abuse, debt, gambling, and even death. NHG members argue that the issue of alcohol abuse has breached the private domestic sphere and is now a community and societal concern that demands greater levels of attention and intervention. NHGs have been working with local police to host informational sessions on alcohol and drug awareness in attempts to mitigate the adverse effects of this abuse at both a household and community level. These NHGs are also involved in providing preventative education for young men as well as youth involved in the local *Balashbhas* (youth neighborhood groups).

Members from Muhamma Panchayat (Alappuzha) disclosed that alcohol-related incidents were once a major problem in their community. A rampant increase in alcoholism and domestic abuse cases in the area was blamed on a liquor store that had recently set up shop in their community. Numerous residents had filed complaints to the Gram Panchayat but no formal measures were taken to address their grievances. In response to the inactivity displayed by their local government, several NHGs from the village banded together in a showcase of collective action and approached the ADS (second tier of Kudumbashree) with a complaint on behalf of concerned members of their community. With the added support from the ADS, the NHGs were able to successfully lodge a formal complaint directly with the Panchayat leader and with the local police department. As a

result, the liquor store was shut down and a covenant was enacted to prevent the opening of any liquor stores in their village. The NHG members involved in this dispute believe that their complaint was taken seriously because the NHG is recognized as both a formal group and one that represents the interests of the community. Members expressed that being part of an NHG creates a sense of legitimacy and recognition which carries extra weight in being taken seriously by other institutions. These examples and those previously discussed regarding public infrastructure support the claims made by Desai and Joshi (2014), Basargekar (2010), and Casini and Vandewalle (2011) that women who are engaged in NHGs are more likely to report their grieves, know where to report them, and engage in collective action.

### ***Crime Mapping***

NHG from both study districts are actively involved in community crime mapping. NHGs map out incidents of crime in their neighborhoods and provide monthly reports to their local police departments as part of a self-initiated program where individual NHGs choose to institute and led activities on their own accord. This crime mapping initiative is a meaningful public service that is capable of making a direct impact on the quality of life for everyone in their community. It also provides rural communities with a way to record and address crime at a local level. The information collected by members can be utilized by the police and local government to respond and develop measures to enhance community safety. For example, if continuous mapping reveals repeat levels of personal robbery occurring on an isolated path, initiatives can then be taken to increase surveillance or add street lighting in the area. This proactive management is viewed as a way to improve community well being while simultaneously encouraging the development or improvement of partnerships and relationships between police, local government, and community groups. Lastly, NHGs' crime mapping is also a cheaper (and reliable) option for government agencies and the police to strengthen their own records and enforcement through processes of institutionalized co-production.

### **5.2.3. Child, Women, and Seniors Welfare**

#### ***Child Welfare***

NHGs in Thiruvananthapuram and Alappuzha district are involved in the delivery of child-welfare services. The majority of these child-welfare services and programs are developed and initiated by the Kudumbashree and facilitated by NHGs at the community level.

The BUDs program is one of the pillar social development programs that actively involves NHGs from across the state. This two-pronged program is dedicated to providing support services for both children and those over the age of 18 with disabilities. The BUDs School program caters specifically to school-aged children with physical and mental disabilities, providing them with specialized support in a safe and inclusive environment. According to interviews with key informants from the State Kudumbashree Mission, there are currently 63 BUDs schools operating in Kerala<sup>17</sup>. BUDs Rehabilitation Centers alternatively, provide day care and rehabilitation to post school aged individuals and disability support training for family and community members. In rural areas where access to specialized institutions is limited, NHGs have endorsed the critical need for local support services for the disabled. Under both the BUDs School and BUDs Rehabilitation Center program, NHGs work to provide supervision, care, and meal preparation for program participants. NHG members receive formal training from the Kudumbashree which allows them to be active in providing educational support and physical disability rehabilitation training to participants. NHG members are also engaged in providing training and support to the families of disabled individuals and to community members.

*Balasabha*, otherwise known as Children's Neighborhood Group, also function with the support of NHGs. Data acquired from the State Kudumbashree Mission show that there are approximately 66,743 active Balasabha groups in the state. These groups essentially run as NHGs for children aged 6 to 18 and provide children with access to leadership skill training and empowerment education which is delivered by NHG members.

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<sup>17</sup> The data, particularly the numerical figures presented in the Child and Women Welfare and Membership discussion sections was provided by the state and district level Kudumbashree Mission offices during interviews with key informants in these locations. This information was also corroborated with NHGs during focus group discussions to maintain validity.



NHGs are also actively involved in the production of fortified infant formula called *Nutrimix*. Nutrimix is part of the “Take Home Ration Strategy” initiated by the Kerala Social Welfare Department to improve children's nutrition and engages NHGs through the manufacturing and provision of the fortified formula. The Kudumbashree provides initial production training and materials to NHGs who are then responsible for production operations. In Thiruvananthapuram district alone there are 368 NHGs involved in producing rations to supply approximately 33,000 Anganwadis<sup>18</sup> with fortified infant formula (2010 statistic). A sit-in of a Nutrimix production training session at the Thiruvananthapuram District Kudumbashree Mission office during my data collection witnessed 28 members from various NHGs throughout the district receive training on Nutrimix production and distribution. NHG members involved in Nutrimix production whose children are in good academic standing are eligible to receive benefits such as free textbooks and school tuition. This incentive is used to capture and retain the participation of NHG members into this type of public service activity.

### ***Women’s Welfare***

NHGs are involved in the promotion of gender empowerment programs and campaigns within their communities. The district Kudumbashree Mission offers training and education for NHG members on various gender empowerment objectives and strategies. This information is passed down onto other NHG members as well as non-members through a host of community gender empowerment initiatives. These initiatives include women’s self-defence training, domestic abuse and sexual harassment education, community crime mapping, computer technology teaching, and literacy training. NHGs, in convergence with the Women's Development Corporation and facilitated by the Kudumbashree, are also training members to drive auto-rickshaws that cater specifically to women. Referred to as “She-Taxis”, these pink auto-rickshaws provide security and increased independence for women. Access to safe and reliable transportation for women extends beyond the issue of personal safety and is part of a larger approach to foster safe and inclusive environments for social capital and the empowerment of women and girls. In its promotion of gender empowerment, the Kudumbashree has developed formal programs such as the “Gender Self-Learning” program, “Atrocities Against Women” education program, and “Women's

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<sup>18</sup> Village health care providers.

Empowerment” training which are offered to members with the objective of breaking down social boundaries for women in their community and for the generations to follow.

### ***Senior Support***

The involvement of NHGs in senior support services is critical as India’s population ages and traditional family arrangements change. Kudumbashree personnel and NHG members in both study districts identify senior support as a growing area of concern within their communities. A key informant from the Kudumbashree Praxis College explained that India is experiencing an increase in the number of young adults transitioning from villages into urban areas for the purpose of higher education or better employment prospects. This shift has left a large proportion of elderly parents in rural communities, particularly elderly widows, without access to immediate familial support networks for assistance. In response, NHGs have expanded their community service delivery activities to include support services for both able bodied and disabled seniors.

NHG members from the Muhamma Panchayat (Alappuzha) district express that adequate support for seniors in their communities is a priority and that their groups have been engaged in a range of support services to address this growing matter. These services include establishing charity funds, providing financial assistance for medical procedures or emergencies, disbursing household medical kits, and advocating to their local government leaders for support programs such as widows housing. Members from a NHG in Kanjikkuzhi Panchayat (Alappuzha), report that they coordinate with their village Panchayat leader to help seniors in their community apply for pensions and other government benefits designated for seniors citizens. Many services, including meal preparation, delivery, and feeding assistance for destitute or disabled seniors have been initiated by individual NHGs in response to the absence of such programs by government agencies.

#### **5.2.4 Beneficiary Identification**

NHG members are accepted as having a localized and deep understanding of challenges afflicting their community when compared to external agents because members live immediately within the communities they are involved with. This localized familiarity also includes a better understanding

of the social and economic statuses and circumstances of their fellow neighbors and allows NHGs to leverage their social bonds; proving themselves to be particularly useful in assisting with beneficiary identification and program development for government schemes. NHGs are utilized by their Panchayats to conduct various types of household surveys because of perceived links to the community and local knowledge. This supports the notion that the strength of the NHG is the strength of its networks (Kadiyala, 2004; Deininger and Lui, 2009; Platteau & Abraham, 2002).

Members report having an advanced understanding of the types of government programs and services that are available and of the eligibility requirements. NHGs are exposed to and receive training for various social and welfare programs from the Kudumbashree and as a result, are empowered with this expanded knowledge. NHGs in Alappuzha, for instance, often help people in their communities fill and submit forms and applications for pensions and welfare benefits reserved for the very destitute. A lack of information, access to resources, misinformation, and illiteracy prevent many households from applying for benefits and programs they are eligible for. NHGs have the potential to help households mitigate these common barriers to service access. Awareness about services and programs has increased (as reported by NHG members), which in turn has resulted in improved access to such programs.

The pre-existing social connections members have with neighbors also enhance their ability to identify households that qualify for support services. Members may be more aware of households who are destitute, those who have young children, those with disabled or infirm members, as well as those who could benefit from additional government assistance. This allows them to utilize this knowledge to advise members of their community on government schemes of relevance. This way NHGs can provide an alternative means for accessing information that would traditionally be provided through the government agency personnel.

NHG in both Thiruvananthapuram and Alappuzha describe being involved in beneficiary selection activities through conducting surveys on behalf of Panchayats. NHG in Alappuzha district report having conducted door-to-door household surveys for their Panchayat for various causes. In Mahumma Panchayat, NHG members undertook surveys based on a nine-point risk

factor index that would be used to help identify beneficiaries for additional services and support (which would be provided by the Panchayat).

The participation of NHGs in beneficiary identification is expanding as local governments transfer more service delivery responsibility to NHG members. NHGs in Thiruvananthapuram district have been recruited as enumerators to conduct door to door surveys with pension beneficiaries to collect data on preferred methods of pension disbursement payments<sup>19</sup>. In addition to the questionnaire, the enumerators are responsible for correcting and updating beneficiary information such as Aadhaar Card numbers (similar to social insurance number), address, and change of personal details. The concurrent review and updating of personal information is vital to ensuring beneficiaries receive their benefits and qualify for extended programs.

This localized knowledge has also been employed in surveys as a means of data verification and authentication. Surveys are typically conducted by enumerators who are hired by outside agencies and who may lack local knowledge or familiarity to the communities they are surveying, possibly inundating an enumerator's ability to verify data. This can allow for inaccuracies, fraud, or lapses in reporting. Households, for example, can misrepresent their economic status in order to obtain eligibility for services and programs reserved for the very destitute. NHG members claim that their localized knowledge limits this sort of fraudulent reporting because members are generally aware and involved with those who live in their communities as compared to outsiders.

The role of NHGs in these activities suggests that NHGs possess a degree of localized knowledge that can be taken advantage of to provide members of their community with access to information and connect users with appropriate programs and services. This localized knowledge can also be utilized to mitigate existing informational challenges or asymmetries for the authorities. The challenges related to asymmetric information is one of the biggest challenges in the proper and effective implementation of public programs in rural areas.

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<sup>19</sup> The survey canvasses existing beneficiaries on the concept of a home delivery payment service as an alternative to Direct Cash Transfer. The home delivery service would provide relief to infirm or disabled pensioners who would otherwise have to travel to banks to collect their benefit payments. The surveys address several different pension schemes including Old Age pension, Agricultural pensions, pensions for the physically challenged, and pensions for unmarried women over 50 years of age. Approximately 44,000 NHG members have been employed under this program and are paid Rs. 5 per survey.

**Table 4: Services Provided by NHGs Based on Area of Delivery**

	<b>Thiruvananthapuram district</b>	<b>Alappuzha district</b>
<b>Livelihood Opportunities</b>	<p>Microenterprise activities</p> <ul style="list-style-type: none"> <li>• Organic fruit and vegetable farming</li> <li>• Production of snacks, spices, pickled produce, handicrafts</li> <li>• Catering services and running of canteens (government offices, train stations)</li> </ul> <p>Microfinance activities</p> <ul style="list-style-type: none"> <li>• Animal husbandry</li> </ul>	<p>Microenterprise activities</p> <ul style="list-style-type: none"> <li>• Organic farming, mushroom farming,</li> <li>• Production of spices, pickled produce, detergent, wheat/flour, snacks (to sell to Panchayat), and bag making</li> <li>• Running organic farmers markets</li> </ul> <p>Microfinance activities</p> <ul style="list-style-type: none"> <li>• Goat rearing</li> </ul>
<b>Community Development</b>	<ul style="list-style-type: none"> <li>• Crime mapping</li> <li>• Pre-monsoon cleanup</li> <li>• Stagnant water cleanup</li> <li>• Well water chlorination</li> <li>• Land clearing, rainwater harvesting</li> <li>• Medicine kit distribution</li> <li>• Malaria prevention education</li> <li>• NREGA (land cleaning, drainage construction)</li> <li>• Solid waste disposal program (defunct)</li> </ul>	<ul style="list-style-type: none"> <li>• Plastic collection for recycling</li> <li>• Home construction for widows</li> <li>• Community charity box</li> <li>• Street light construction</li> <li>• Alcohol and drug awareness program</li> <li>• Well water cleaning and chlorination</li> <li>• Mosquito net distribution</li> <li>• Ditch and pond excavation</li> <li>• Crime mapping</li> <li>• Malaria prevention education</li> <li>• Pre-monsoon cleanup</li> <li>• Stagnant water cleanup</li> <li>• NREGA (invasive insect control, land/road clearing, road/canal construction, drainage, road tarring, paddy cultivation)</li> <li>• Solid waste disposal program (defunct)</li> </ul>
<b>Child, Women, and Seniors Welfare</b>	<ul style="list-style-type: none"> <li>• BUDS School</li> <li>• Balasabha</li> <li>• Ashraya</li> <li>• Nutrimix production</li> <li>• Female-only auto rickshaws</li> <li>• Drug and alcohol awareness education</li> <li>• Women empowerment campaigns</li> <li>• Sexual harassment awareness</li> <li>• Domestic abuse education</li> <li>• Adult literacy program</li> <li>• “Gender Self Learning” program</li> <li>• Women’s emergency shelter</li> </ul>	<ul style="list-style-type: none"> <li>• Senior support services</li> <li>• “Gender Corner” complaint box</li> <li>• Book drives for children</li> <li>• Women’s self-defence training</li> <li>• “Women Empowerment” training</li> <li>• “Atrocities Against Women” education program</li> <li>• Domestic and sexual harassment education</li> <li>• Computer literacy training</li> <li>• BUDS School</li> <li>• Balasabha</li> <li>• Ashraya</li> </ul>
<b>Beneficiary and Program Identification</b>	<ul style="list-style-type: none"> <li>• NREGA project selection and work card distribution</li> <li>• Ashraya beneficiary identification</li> <li>• Program beneficiary identification</li> <li>• Household surveys</li> <li>• Disability surveys</li> <li>• Tax collection</li> </ul>	<ul style="list-style-type: none"> <li>• Beneficiary identification for gov housing</li> <li>• Health card distribution</li> <li>• Asraya beneficiary identification</li> <li>• NREGA project selection and work card distribution</li> <li>• Social program beneficiary identification</li> <li>• Household surveys</li> </ul>

Source: Author’s Representation

### **5.3. Critical Factors Enabling and Constraining NHGs in Service Delivery**

#### **5.3.1 Self Selection and Regulation of NHGs**

The following section examines how evidence of self-selection and self-regulation impact the dynamics of NHGs to function effectively and efficiently as public service delivery providers.

##### ***Self-Selection and Elite Capture within NHGs***

The concept of elite capture discussed by Jakimow and Kilby (2006), Mosse (2001), IBRD (2010), Platteau and Abraham (2002), and Cleaver (1999) as a limitation commonly associated with decentralization and CBDD was approached and rejected during both focus group discussion and individual personal interviews with NHG members. Based on these discussion, no outstanding incidents of elite capture or exploitation at the hands of fellow group members were reported to currently exist at the individual group level within the selected study sites. The membership structure of the NHGs in these districts may be an influencing factor in helping to minimize the potential for elite capture to overshadow the functioning of groups.

NHGs under Kerala's Kudumbashree Mission are formed on an approach that differs from SHG in the rest of India and other developing countries. Individual NHGs here are formed on the basis of self-selection, where neighbours, relatives, or friends voluntarily choose to organize into a group. Members within these self-selected groups have pre-existing personal relationships with one another. This differs from more controlled forms of group formation where members are assigned or encouraged into SHG by an external agent (typically by an NGO or government agency), or are united only through shared interest in a common cause. Members involved in this latter sort of group formation may not have strong pre-existing relationships with one another or may not be from the same neighborhood. The significance of pre-existing relationships may be a determining factor in both facilitating group cohesiveness and functioning *and* enabling members to reject attempts at elite capture by more powerful group members.

## ***Self-Regulation***

Self regulation is relevant in the discussion on service delivery because in order for NHGs to function effectively as public service delivery agents they must also be able to function effectively as independent units. While pre-existing relationships can support the cohesive functioning of a group, it may not always be enough to prevent disputes within groups. Internal ‘drama’ as it was put by members, is most commonly centered around an individual member who has chosen not to participate in group activities or to attend meetings but who still expects to benefit from the group or the group’s microfinance and microenterprise initiatives. These sorts of issues are said to be mitigated internally by group members. The pre-existing relationships discussed in the previous section allows for members to leverage these relationships to work through issues and in a sense function as a social pressure for members to behave and contribute fairly. Groups can request mediation from the ADS or CDS if they are not able to come to a resolution on their own.

Some NHGs have adopted a self-initiated penalty structure for missed attendance in weekly group meetings. Depending on the financial status of the group members, a fine of five to ten Rupees is imposed by the NHG for unexcused absences. The money is pooled and deposited into the group’s bank account to be used for future NHG activities. This penalty system is a mechanism for self-regulation that NHGs choose to adopt to maintain the integrity of the group. Because membership is voluntary and participation is not binding, the fines act as incentive for members to regularly attend meetings and engage with fellow group members.

NHG demonstrate the capacity to form a self-supported internal regulatory system of checks and balances through a mixture of imposed and self-imposed regulation. While these groups receive external support from the three-tier system of the Kudumbashree, they are structured to be independently strong; this may provide an advantage to NHGs that other CBOs may lack.

### **5.3.2 Gender Empowerment and Capacity**

The following section discusses empowerment and collective action of NHG members in the context of service delivery.

## *Membership*

NHG membership rates in Thiruvananthapuram and Alappuzha districts are high, with the Kudumbashree actively promoting participation since the inception of the program in 2008. These NHGs are comprised of female members of all socioeconomic backgrounds though the majority of members are women from lower economic backgrounds, including women of Below Poverty Line (BPL) status. Approximately two-thirds (61%) of NHG members in Thiruvananthapuram district are BPL while one third are considered Above Poverty Line (APL) (see Table 5). Although membership in a NHG is not legally restricted to economically disadvantaged women its program focus is oriented towards the poor.

Figures provided by the State Kudumbashree Mission office indicate that Thiruvananthapuram district is home to approximately 426,921 active female NHG members (see Table 6). This sum reflects the inclusion of women from all divisions of society, including women from Scheduled Tribes and Castes, various minority groups, coastal areas, and women above and below the poverty line. Of these members, approximately 61% are formally recognized as being BPL, indicating high levels of participation among the district's economically disadvantaged or vulnerable citizens (see Table 6 & 7). Together, these women have formed over 32,066 NHGs across Thiruvananthapuram which exist to try to enhance the quality of life for their families and surrounding communities. These individual NHGs are part of the larger three-tiered system which includes 1,546 ADSs and 83 CDSs (see Table 8). Of these societies, 1,299 ADSs and 72 CDSs represent rural communities.

Alappuzha district meanwhile, has over 356, 808 NHG members and is experiencing a continuous rise in membership (see Table 6). Of these members, an overwhelming 74% are women from rural communities. The NHG membership base in Alappuzha is also made up of women from a mixed range of socioeconomic backgrounds. While two-thirds of the members hold no special status, one-fourth of the members in the district are of Minority status. As of 2015, approximately 19,255 NHGs have been formed; this includes 17,081 rural NHGs. The disproportionately higher number of rural NHGs deviates from population figures which indicate high population levels in urban areas. This may suggest a stronger need or desire for NHGs in rural communities. The large



presence of rural NHGs in Alappuzha is supported by a system of 1,209 rural ADSs and 73 rural CDSs (see Table 8).

The diverse mixture of NHG member statuses can be viewed as a testament to both the inclusion and reach of the Kudumbashree program and SHGs as a participatory practice. High NHG membership rates of special and minority status women in particular indicate that marginalized groups are involved—to varying degrees—in some form of local service delivery activity. From a participatory viewpoint, NHGs appear to succeed in attracting members to participate and engage through shared causes. This is particularly meaningful where there are high levels of membership from women of marginalized groups. As IBRD (2010) and Mosse (2001) have discussed, the socially marginalized and the very poor often have limited representations or are otherwise excluded from these types of CBO groups.

**Table 5: NHG Members in Thiruvananthapuram District Based on APL and BPL Status**

	APL	BPL
Scheduled Caste	17,818 (10.6%)	51,673 (19.8%)
Scheduled Tribe	568 (.34%)	3,747 (1.4%)
Minority	30,790 (18.4%)	39,209 (15%)
General	117,693 (70.5%)	165,423 (63%)
<b>Total</b>	<b>166,869</b>	<b>260,052</b>

Source: Thiruvananthapuram District Kudumbashree Mission, 2015.

**Table 6: Number of NHG Members in Study Districts**

	Thiruvananthapuram	Alappuzha
Scheduled Caste	69,491 (16%)	35,844 (12%)
Scheduled Tribe	4,315 (1%)	1,118 (.37%)
Coastal	N/A	N/A
Minority	69,999 (16%)	50,114 (16%)
General	283,116 (66%)	212,287 (71%)
<b>Total</b>	<b>426,921</b>	<b>299,363</b>

Source: State Kudumbashree Mission, 2015.

**Table 7: Number of NHGs in Study Districts**

	Thiruvananthapuram	Alappuzha
Scheduled Caste	3,094 (9.6%)	1,252 (6.5%)
Scheduled Tribe	281 (.87%)	17 (.08%)
Coastal	1,204 (3.7%)	1,782 (9.2%)
Minority	1,350 (4.2%)	553 (2.8%)
General	26,137 (81.5%)	15,635 (81.2%)
<b>Total</b>	<b>32,066</b>	<b>19,239</b>

Source: State Kudumbashree Mission, 2015.

**Table 8: Number of NHG Members, NHGs, ADS, and CDS Organizations in Thiruvananthapuram and Alappuzha District**

	Alappuzha			Thiruvananthapuram		
	Rural	Urban	Total*	Rural	Urban	Total*
<b>NHG members</b>	264,920 (74.2%)	34,443 (9.6%)	356,808 <sup>20</sup>	-	-	426,921
<b>NHGs</b>	17,081 (88.8%)	2,174 (11.3%)	19,255	-	-	32,066
<b>ADS</b>	1,209 (88%)	164 (11.9%)	1,373	1,299 (84%)	247 (15.9%)	1,546
<b>CDS</b>	73 (91.25%)	7 (8.75%)	80	73 (87.9%)	10 (12%)	83

\*Totals for NHG members and NHGs include other categories outside of rural and urban (e.g. Coastal)

Source: Thiruvananthapuram and Alappuzha District Kudumbashree Mission, 2015

### ***Empowerment through Collective Action***

Data from both districts indicate that participation in an NHG has resulted in an overall increase in the sense of empowerment among group members. Examples of collective action include NHGs coming together to address alcohol abuse in their community and joining forces to develop public infrastructure where the government had failed to provide. In the seaside village of Adimalathura (Thiruvananthapuram) both residents and the Panchayat lacked the capability to drain large

<sup>20</sup> The figures presented for the number of NHG members and number of NHGs in Alappuzha are slightly higher than the totals presented in Tables 6 & 7 because they were recorded after the date but within the same year of the State Kudumbashree statistics.

stagnant ponds of water that had pooled across their community. Through the support of the village Panchayat and processes of collective action, several NHGs banded together and successfully petitioned the District Collector to come to the village and survey the flooding. Collective action was also demonstrated by NHG members from Vazhichal (Thiruvananthapuram) to address the pervasive problem of harassment against women occurring in their village. Other NHG members recall the use of petitions and protests to call attention to issues or requests regarding public services and public infrastructure in their community. These acts include petitions to the Gram Sabha for improved drainage systems, new post offices and police stations, and the provision of village health care services. Public demonstrations have also been used as a means to display collective action. NHGs in Adimalathura held demonstrations to demand better public bus service and road access to their community. In Cherthala South Gram Panchayat (Alappuzha), members were able to successfully block a new liquor store from opening.

In some areas, however, such as in Amboori Panchayat (Thiruvananthapuram), members complained that there has been no increase in collective action among members and NHG groups. Members from this area also self-reported lower levels of engagement with NHG activities and minimal interaction with the local government or its representatives. They stated that this is partly because the Panchayat leader was not invested in NHG activities in their community.

Joshi and Moore (2004) view collective action as an alternative arrangement for the delivery of public services and goods. The relationship between the level of Panchayat involvement and level of collective action demonstrated by NHGs may therefore have consequences for public services and alternative arrangements for service delivery. The capacity for NHGs to engage in collective action support Cooke's (2001) assertion that SHGs can function as "organization of collective action". Collective action, as a participatory approach, can be viewed as a means to demand services and accountability and a catalyst for empowerment through the collectivization of women (Cleaver, 2001; Cooke 2001). The examples discussed in this chapter such as the closing down of the liquor store and petitions made to authority figures support Casini and Vandewalle's (2011) claim that local institutions and authorities at the local level are more likely to respond to issues that are part of collective action and offer a larger variety of public goods when collective action occurs.

### **5.3.3 Relationship between NHG and Local Government**

#### ***NHG and Panchayat***

The relationship between NHGs and local Panchayats can influence the level and quality of outreach that NHGs are capable of having in their communities. The Panchayat acts as a supporting body between higher levels of government and the Kudumbashree in regards to the implementation of government sponsored programs. The success of NHGs and the capacity for members to call for or instigate changes in public services is location-specific and heavily dependent on the quality of local governance. NHG members are more likely to approach local leaders with their concerns and are better able to demand services and see results in environments where Panchayats are active and engaged. Conversely, members are less likely to submit grievances or rely on leaders for support where Panchayat relations are described as weak.

The quality of the relationship between NHGs and Panchayats vary throughout the study districts. Some NHGs spoke of unresponsive Panchayats while other groups narrated their Panchayats active support of their activities. Overall, the data supports Nagarajan et al. (2005) claim that Panchayat involvement improves the quality and quantity of services.

Members are more reluctant to go to their Panchayat with complaints and collective action was minimal in communities where members describe their Panchayats as unresponsive or uninterested. NHG members in Amboori Panchayat (Thiruvananthapuram district) admit that they “do not bother” to approach the Panchayat with their requests. They accuse the Panchayat of being slow to disburse funds and that in the past the Panchayat has neglected to pay members for work they were commissioned to do. Members also feel that participation in NHGs only benefits members and has had minimal impact on overall community development. There is evidence of an increase in collective action in the form of petitions and formal complaints as well as political participation in communities where members regard the Panchayat as being more supportive. NHGs from Ezhupunna Gram Panchayat (Alappuzha) for instance, have established a body of five representatives who are knowledgeable of community issues to attend Gram Sabha meetings and speak on behalf of NHGs and the broader community regarding their concerns.

## *Gender and Politics*

Despite occurrences of weak relationships between NHGs and the Panchayat, the majority of members who participated in this study expressed satisfaction with their respective Panchayats and reported good working relationships, particularly in Alappuzha district. These alliances tend to be stronger where ward members are also former NHG members.

The Kudumbashree has been referred to as an “incubator” for female politicians for its role in encouraging the empowerment of women through political participation and civic action (Menon, 2015). Since the inception of the Kudumbashree, the number of women active in local politics in Kerala has increased. According to the State Kudumbashree Mission, approximately 70% of female representatives—including ward members—in local governing bodies in Kerala are former members of an NHG, ADS, or CDS (see Figure 5). A ward member is an elected representative from the constituency who act as an intermediary between higher levels of government and local NHGs. The election of these female representatives into positions of power is viewed by members to have positively affected the relationship between Panchayats and NHGs. Members report that a positive shift within local politics has occurred, suggesting that these representatives understand both the function and the potential of NHGs to transform their communities.

NHG members in Muhamma Panchayat are more interactive with local ward members than with their Panchayat leader. Ward members explain that their active involvement with NHGs and their constituents is motivated by the sense that they are held to a higher degree of accountability since they are from the same neighborhood. These community ties, in a sense, force a network of accountability between (i) the citizens and politicians, and (ii) the citizens as service providers (via NHGs) and politicians (World Bank, 2003; IBRD, 2010). This accountability is also significant when ward members require the support of NHGs in order to execute their particular initiatives. Ward members can be motivated to foster relationships with NHGs as a means of demonstrating and justifying community support. Ward members who are engaged with NHGs are trusted by members to use NHGs as a platform to gauge community demands and concerns as well as facilitate in the delivery of community initiatives.

### ***Panchayat Benefit from NHG***

The Kudumbashree is designed to function as an independent body alongside the local government, not as an entity above or below local politics. As such, it is structured to promote collaboration rather than competition. As Kudumbashree gains momentum across Kerala, Panchayats are seeing the benefit and understanding the importance of collaborating with NHGs to their own success. Panchayat leaders are able to garner community support for their leadership by encouraging and coming together with NHGs on local initiatives. By collaborating with NHGs on projects such as road construction and excavation of new drainage systems, Panchayats can appear to demonstrate their capacity and competency to make substantial changes in the community and use these projects as an example of their productivity as an effective political body. Collaboration can also confirm to the community that funds are being properly disbursed and that meaningful projects are being undertaken. This is not to argue that NHG-Panchayat relationships are exclusively positioned by self-vested interests, but rather highlights the complex nature and network of accountability between these two service delivery entities.

### **5.4 Chapter Summary**

Where NHG members have the capacity to play an active role in the delivery of public services through methods of direct self-provision, convergence, collective action, or exercising their power to make decisions, the quality and quantity of public services can be increased. The joint and direct involvement of members as “public agents” and “private citizens” in the provision of services allows these groups to play an active role in producing the public goods and services that matter to them (Joshi & Moore, 2004). Through the examples provided throughout the chapter, NHGs demonstrate their ability to emerge as an alternative delivery arrangement where the government or market have failed to provide. Their ability to independently adapt and respond to deficiencies in their communities without the support, or in some cases funding, of the government signifies that NHGs can function as a participatory and community-based and driven delivery agent.

The capacity for NHGs to act within this service delivery role has been further supported by two institutional structures —the Panchayat Raj Institution of local government and the three-tier

system of the Kudumbashree. These institutional structures provide a system of added support for group initiatives and action. The suggestion that public service delivery can be undermined rather than strengthened if existing institutional structures run parallel rather than in support of each other offers a context to evaluate these relationships in terms of its implications for service delivery (Platteau, 2004). Evidence of NHGs working in partnership with local government demonstrates how agents can effectively work together to improve service delivery. Where this relationship is not established or weak, the potential to improve public services suffers.

**Figure 5: Former NHG Member Turned Ward Representative**



Source: Author's photograph

## **CHAPTER 6: DISCUSSION ON CONVERGENCE AND PARTICIPATORY APPROACHES TO SERVICE DELIVERY**

### **6.1 Chapter Overview**

In the previous chapter, we learn that NHG are actively involved in delivering a diversity of public services in their communities and of the processes and relationships involved in making the delivery of these services possible. The following discussion will look at how convergence and participatory engagement contribute to public service delivery by NHGs and will further highlight areas that should be addressed when considering the continued role and scaling up of NHGs as an alternative public service delivery mechanism.

### **6.2 Convergence as an Alternative Approach to Service Delivery**

NHGs are engaged in the delivery of public programs and services that have been independently initiated by the group or are developed by other organizations such as the Kudumbashree or government. Governments and their agencies see NHGs as an attractive delivery provider for a broad range of programs that benefit from localized approaches. The large and geographically dispersed membership base of NHGs is complemented by strong community roots, high levels of social capital, and a demonstrated ability by members to demand and deliver public services with and without the support of external agents.

Convergence through the development of partnerships is practiced by the NRLM, Kudumbashree, and various levels of government to achieve the goals of enhancing quality of life through improved access to public services (National Rural Livelihoods Mission, 2015). These partnerships can provide meaningful opportunities for government and NHGs to engage in the co-production of public goods and services of consequence to the community (Joshi & Moore, 2004). Convergence, in many situations, can help to (i) facilitate the effective implementation of programs by replacing ineffective or inefficient methods of service delivery, (ii) limit duplication of social welfare and anti-poverty programs, and (ii) can help establish or improve relationships and



accountability between government and beneficiaries (Kadiyala, 2004). The joint involvement through partnerships or contracting can work to strengthen service delivery where institutions and accountability are strong, or in some instances limit capacity where institutions are weak or where proper monitoring or control mechanisms do not exist (Platteau & Abraham, 2002; Joshi & Moore, 2004).

The following discussions on the participation of NHG members in public service delivery activities established as part of joint initiatives between NHGs and government highlight the strengths and limitations of convergence as a public policy and participatory tool.

### **6.2.1 Convergence in Practice**

The convergence between NHGs and the National Rural Employment Guarantee Act scheme (NREGA) is one of the most prominent service delivery collaborations in Kerala. NREGA is a country-wide rural employment scheme that provides men and women with 100 days of guaranteed paid labor. The program is reported by both NHG members and government officials involved in the study to be very successful in Thiruvananthapuram and Alappuzha districts because of the high participation rate of NHG members in the program unlike in other parts of the country (Agrawal, 2017). NREGA and the Kudumbashree have partnered to recruit the participation of NHGs to: (i) identify and develop local projects based on community need, (ii) provide paid manual labor for NREGA projects, (iii) identify potential NREGA workers (beneficiaries), and (iv) to provide information, register, and distribute NREGA job cards to workers<sup>21</sup>. NHG involvement in the identification of projects and the distribution of job cards has reduced the burden on local government administrative bodies and has resulted in more effective provision of public infrastructure.

The participation of NHGs in identifying local projects based on demand rather than supply has helped maximize the success of NREGA by making it responsive to community needs rather than implementing projects for the sake of fulfilling the program's mandate. Projects identified and executed by NHG members include: the maintenance and construction of canals, drainage systems,

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<sup>21</sup> NREGA job cards are mandatory in order to work on NREGA projects.

public infrastructure (e.g. schools), and concrete roads, as well as land clearing, pond excavation, paddy cultivation, well water cleaning/chlorination, road tarring, and home construction for widow seniors (as part of a government senior support program). NHGs in Muhamma Panchayat (Alappuzha) have been working through NREGA to try to eradicate the African snail by going out in groups at dawn and destroying the snails with salt. The snail is considered an invasive pest that poses a threat to local agriculture and has damaged the natural greenery in the community.

The direction of NREGA project activities has positively shifted since the program's convergence with NHGs. NREGA workers are now increasingly involved in both public works *and* private projects such as wall construction, home building, clearing agricultural land, and government construction schemes. A new collaboration between NREGA and the Kudumbashree will pave the way for female construction workers to enter the industry. NHG members working under NREGA will soon be provided training on various skill sets such as plumbing and wiring. This follows the successful trend of providing skill development to women so that they can competitively integrate into the labour force and have a means of income.

In addition to the participation of NHGs in large national-level programs, members are also engaged in numerous local service delivery activities with lower-level government departments. In Alappuzha district, NHGs participate in a recycling program developed by their Panchayat that encourages members to collect plastic waste from households and garbage piles in their community. The recyclable material is processed by the Panchayat and used to make tar for roads and pathways in villages. NHG members participate in the program voluntarily without pay in exchange for the community benefit garnered from the reduction of waste and the provision of paved roads.

NHG members have also partnered with the Kerala State Electricity Board on a LED light home delivery program. Members have taken on the responsibility of promoting and delivering subsidized LED bulbs directly to households as part of a larger energy conservation program. The objective of the program is to reduce energy consumption and household electricity costs.

Members from both study districts as well as across Kerala are also adopting the role of animal control agents under a new initiative coordinated by the Kerala Animal Husbandry Department and the Kudumbashree<sup>22</sup>. Under this project, members receive training for capturing, vaccinating, and sterilizing stray dogs within their blocks. The large population of stray dogs in the state has become problematic and has exceeded the capacity of the Animal Husbandry Department to control. The partnership between NHGs and the Department allows for the continuation of this public service, particularly at the village level, while also providing members with skill training and a livelihood opportunity.

The Kudumbashree, in conjunction with the Kochi Water Corporation and the Kerala State Women's Development Corporation, has ventured into a new water delivery project called “Kochi Water”. NHGs under this program are engaged in the production, sale, and delivery of purified bottled drinking water to the public for below market cost. Groups produce 20 litre bottles of water for Rs. 10 and can sell them for Rs. 20 a bottle. This cost is well below commercial prices where a 20 litre bottle of branded water typically sells for Rs. 50 or higher. The program aims to provide affordable clean water to low-income households while creating livelihood opportunities and employment for women. Access to safe and affordable drinking water is critical in India as many parts of the country suffer from serious water shortages. The demand for affordable water is enough that the project has seen demand from offices and commercial businesses to supply water.

While not currently part of initiatives in Thiruvananthapuram and Alappuzha district during the time of the study, a new program in Kerala’s Ernakulam district is providing safety and disaster management training to NHG members in that area. The Ernakulam District Disaster Management Authority, the body responsible for disaster response and rescue in the district, provides training to select NHG members to empower them with the knowledge and skills necessary to respond to and contain accidents and hazards in their community such as fires and flooding. Members receive training in basic life support, first aid, and fire and chemical hazard response. Their training also

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<sup>22</sup> The Animal Control Agent program and Kochi Water initiative were described by informants from the State Kudumbashree Mission office but had not been expanded yet into the communities where my data collection took place therefore members were unable to comment on these activities.

enables them to respond to accident at home such as gas leaks which are very common yet easily preventable.

The development of partnerships between various government departments and NHGs for the carrying out of local public service initiatives are indicative of alternative forms of public service delivery. These activities, including the identification of beneficiaries and conduction of surveys by NHGs discussed in the previous chapter, represent alternative approaches to service delivery in the form of subcontracting and the transfer of responsibility to community groups. Push and pull factors that motivate convergence between government programs and NHGs in areas of public service provision and the perceived benefits of these arrangements are discussed by Joshi and Moore (2004), IBRD (2010) Jakimow (2007), and Levine (1984). These forms of alternative arrangements can allow for: (i) reduced burden on administrative capacity and need for government personnel, (ii) lower labour costs (particularly when participation by NHGs is provided voluntary), (iii) provision of skill development and livelihood opportunities for women as well as participation in labour force, (iv) and notably, a decentralized means for service delivery that can cater and adapt to local conditions and demands and facilitate rights-based approaches to welfare.

### **6.2.2. Challenges with Convergence**

#### ***Within Kudumbashree***

The majority of NHG members who participated in this study did not feel exploited or coerced into engaging in unpaid projects and activities initiated by the Kudumbashree. In fact, several members commented that they had received training from the Kudumbashree on how to identify and respond to incidences of exploitation. Because of the voluntary nature of NHGs, members also have the option to opt out of activities promoted by the Kudumbashree. While some work is paid, NHG members choose to engage in unpaid Kudumbashree-related public service work because of the recognized immediate and long-term effects on member's households and communities. Many members value their ability to deliver services adapted to meet the specific needs of an area as a trade-off to unpaid work despite greater interest in paid activities.

As NHGs take on increased responsibilities and projects, members are committing more personal time towards NHG activities. For some women, this takes time away from their household chores and responsibilities. While groups continue to participate in these activities because of the societal benefit, the demand by members for compensation or better payment is evident. Increases in compensation are not readily met despite greater commitment by NHGs and its members in service delivery roles and partnerships. The position of president, secretary, and treasurer in each NHG and members of the ADS and CDS, for example, are unpaid and require time commitment and responsibility. A NHG member from the village of Adimalathura (Thiruvananthapuram) who is the secretary of her group admits that some members are reluctant to take on positions within the NHG because of the growing commitments associated with the jobs. She suggested that paid positions would be more attractive to members.

### ***With Panchayat***

While the experience was not shared by all NHGs, some NHG members felt exploited or used by their local Panchayat for community work they carried out on their behalf. Members from Kottukal, Thanneermukkam, and Amboori Panchayat in Thiruvananthapuram district recalled instances when the Panchayat failed to pay members for their work despite the promise of financial compensation. One member said she has still not received anything from taxes she collected for the Panchayat two year ago. In another incident in Amboori Panchayat, members were requested to clean a local government-run school. The members complained that the schools were in very poor condition and lacked proper water facilities needed for maintenance. They argued that the Panchayat failed to provide them with cleaning supplies and water despite being requested and that they were ultimately “forced” to do it. Members listed the collection of taxes from households, household surveys, and the distribution of health insurance cards as the primary public service activities that they were not paid for. Household tax collection, in particular, was very negatively perceived. Some members related being used to Panchayat-activities that provided no community benefit. In one case, NHGs members were contracted by the Panchayat to deforest patches of hilly land that eventually began to erode, causing mudslides and deeming the land useless. The public service activities discussed here are traditionally conducted by paid staff from Panchayat offices

but are being more and more offset to NHGs. In spite of not being paid, some members will continue to do the work for the Panchayat. They said that if they did not do it, the work would not get done.

Convergence between NHGs and government actors to deliver services represent hybrid, multi-actor alternative arrangement models for the delivery of public service. This approach to service delivery is achieved through direct partnership with government and NHGs where both contribute resources, and indirectly through subcontracting the provision of goods and services to NHGs. While convergence of allows for effective public service delivery, it may do so at the expense of NHG members. NHGs are valued for their capacity to outreach to communities where government intervention may be limited. This same capacity for local knowledge and social capital can also be consciously or unconsciously exploited when NHGs converge with other partners to deliver these services. Without NHGs' participation, services would suffer. As more service delivery roles and responsibilities are being shared or transitioned by traditional government providers to NHGs, potential for exploitation and demand for fair compensation for services provided will need to be addressed.

### **6.3 Participatory Planning and Implementation**

The data shows that the participation of NHGs in the delivery of public service activities is strong. In light of the discussion on participatory action and CBDD, however, it should be acknowledged that a discrepancy exists between the level of participation and input of groups in the *planning* and *development* of programs and activities and the final *implementation* or *execution* of programs. Discussions reveal that there are lower levels of direct input by NHGs in the planning and development of initiatives but otherwise high levels of participation in the implementation and execution of programs. Participation in the physical delivery of services in this context does not necessarily imply or result in the ability of groups to direct development initiatives (Botes & Van Rensburg, 2002; Jakimow & Kilby, 2006). While the evidence has demonstrated high membership rates and the capacity for NHGs to effectively deliver services, including some examples of independent and self-initiated activities, more needs to be understood on the capacity of NHGs to control the direction of activities, particularly as they respond to local needs.

### 6.3.1 Questioning Direction in Participatory Approaches

NHGs can develop and execute demand driven initiatives where a service deficit exists, as seen in the examples of road maintenance and senior support services. Despite these independently driven initiatives, the participatory planning of the majority of public services and programs remains top down<sup>23</sup>.

NHGs are encouraged by the Kudumbashree and supported by the ADS and CDS to develop community-specific projects where a need exists. However, according to the State Kudumbashree Mission, only about five percent of the programs undertaken by NHGs are self-directed. The remainder of the programs NHGs are engaged in are developed by and at the Kudumbashree or the local government level.

Members reported being content with the level of control the Kudumbashree has over the development and direction of NHG programs. Members see this top-down approach where the Kudumbashree takes charge of creating initiatives as more “convenient” because of the fact that many members are unaware of their option in terms of project creation. They were willing to adopt projects that have been designed by others. While this conflicts with earlier discussion on community-driven participatory approaches, NHG members did not feel in less control over the projects they were involved in. Members have the choice to reject or opt out of programs they no longer want to continue or that they feel are not relevant to the needs of the community. Members from a NHG from Kanjikuzhi Panchayat (Alappuzha district) for example, recalled a household waste collection initiative developed by the Kudumbashree that was eventually canceled because of a lack of interest and participation by members.

This top-down approach to participatory planning challenges the very essence of NHGs as a grassroots, community-based, and locally driven mechanism for both service delivery and overall development. Based on the objectives of CBDD as a participatory approach, programs should be

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<sup>23</sup> Top-down in this context refers to initiatives developed and directed by the government and government officials as well as the Kudumbashree. NHG members represent the bottom tier of the Community Organization Network associated with the Kudumbashree.

directed from the bottom up, with the initiatives being developed at the community level based on their needs. Participation, as argued by Hilyard et al. (2001), can become “a well-honed tool for engineering consent to projects and programs whose frameworks has already been determined in advance as a means of top-down planning to be imposed from the bottom up”.

How the needs of members are viewed and shaped by outside actors could provide context to why such a top-down approach is so accepted by NHGs. Members needs can be significantly formed and influenced by perceptions of what outside organizations and institutions are able to deliver (Mosse, 2001). Mosse (2001) argues that participants often shape their priorities and needs to align with the objectives or direction of projects. Needs are constructed and what is viewed as local knowledge can be shaped both by dominant groups and by project interest (2001). By “validating imposed schemes with local knowledge and requesting only what is most easily delivered, the projects institutional interests become built into community perspectives and project decisions become ‘participatory’” (2001).

The role of the agency or facilitator as a passive bystander may also play a prominent role in shaping the demands or interests of NHGs (Moose, 2001; Jakimow & Kilby, 2006). The influence of institutions like the Kudumbashree and the PRI —regardless of the standing of relationship— can determine the direction and focus of the service delivery activities of NHGs. In some contexts, participatory processes may not result in the creation of diverse development initiatives but instead a “strong convergence into a fixed set ...of *ad hoc* welfare programs” developed by external actors (Mosse, 2001). This resonates with questions raised by Jakimow etc on if the promotion and involvement of CBOs such as NHGs in the delivery of government programs serve more as a cost-cutting measure that uses empowerment as a guise for participation.

### ***Social and Political Hierarchies***

Participation, while important, may not always be strong enough to challenge existing power structures. The extent of participatory action is shaped by formal and informal powers and can directly influence the capacity for NHGs to deliver public services. If unaddressed, these informal and formal social hierarchies can serve to undermine the quality of services delivered by its



providers (Platteau & Abraham, 2002). Despite high levels of membership, NHG members still face challenges to participation. Empowerment and collective action as it may, might not suffice in breaking down all barriers to participation.

Focus group participants from Adimalathura village in Thiruvananthapuram district reported that some women do not join NHGs because of pressure from their husbands. Some husbands are hesitant to allow their wives to engage in social activities with other women and in activities that may “distract” their wives away from their household duties. Several members explained that some men are uncomfortable with the independence their wives may develop through membership in an NHG. While most men are aware of the empowerment aspect associated with NHGs and the Kudumbashree, not everyone is willing to actively support or adopt a more equalized shift in gender roles.

Underlying social hierarchies within these communities is also manifested through the development of stereotypes against NHG members. Members in Muhamma Panchayat (Alappuzha) felt that NHG members have gained the reputation of being too “demanding” and “strong”. Such bold characteristics would challenge existing gender dynamics and can fuel resistance from those who oppose.

Several NHGs accused bank clerks and post office workers in government-run banks and postal locations of being rude or passive towards them. Members believed that such behavior were a result of the possible “inconvenience” NHGs create for these workers by having to assist members with completing and submitting forms, distributing payments, and processing loans. Similar sentiments were expressed in Muhamma Panchayat (Alappuzha) where members experienced tension between NHGs and Village Officers who are responsible for overseeing matters such as beneficiary applications. Members felt that Officers were reluctant to provide support or guidance to members because of the additional work it would require of them. In fact, NHGs are forcing these government workers to do their jobs.

Power hierarchies experienced through forms of clientelism and political patronage also have the potential to undermine members and the role of NHGs in public service delivery. Excessive party-

politicization down to the local level as a result of decentralization has resulted in a great deal of political favoritism in Kerala. The capacity of NHGs to mobilize communities makes these groups susceptible targets for politicians and political parties who may try to gain ‘political mileage’ with their support. While the Kudumbashree and NHGs function as non-partisan institutions, this has not prevented members from being co-opted by political parties for political gain or avoided members aligning themselves with particular political parties or representatives who promise to deliver on their interests. NHGs co-opted into “clientelistic networks” can compromise a group's ability to demand services because services become seen as gifts or benefits provided by politicians instead of something they are entitled to (IBRD, 2010).

NHG members can experience discrimination and ostracization by prevailing powers when members resist being co-opted into clientelistic political systems. Discussion with members at the Kudumbashree Praxis College revealed that assertive or well-supported NHG members often face exclusion by some Panchayats. They say that bureaucrats and political parties are threatened by the level of community influence and social capital these women can exercise. Politicians view this as a potential challenge to their authority and prefer the involvement of more “passive” members.

Some members still felt like “second class citizens” under the power hierarchies that still prevail within their communities despite increases in empowerment and participation. While supportive institutional structures such as the Kudumbashree and inclusionary systems of local governance have been adopted, women still face challenges to meaningful and equal participation. Discriminatory behavior and sentiments and the manipulation of NHG for political purposes highlight how dominant social and power structures can negatively work to undermine the ability for NHGs to effectively act a “political unit” to demand and pursue better forms of public service delivery (Jakimow, 2007). Changes in behavior must be accompanied by “wider processes of social transformation and structural change to the system of social relations through which inequalities are reproduced” in order to realize and maintain a supportive environment for NHGs to function effectively (Hildyard et al., 2001).

### *Challenges with Membership as a Precursor for Benefits*

Membership in an NHG provides members and their households with exclusive access to a range of benefits and programs beyond what is available by the Kudumbashree and government agencies to the general public. While this allows for better targeting of benefits to low-income or vulnerable women identified through NHG membership, it can sideline equally deserving or eligible women who are not members. As the Kudumbashree grows and broadens its reach, the gap in access to particular benefits between members and non-members may widen if not properly addressed. Membership as a precursor for benefits may result in the exclusion of non-members and perpetuate inequality among rural women (Jakimow, 2007).

Members, specifically those from the Amboori Panchayat (Thiruvananthapuram), joined NHGs for the purposes of gaining access to programs that included a number of benefits such as access to affordable personal loans, microenterprise opportunities, gender empowerment training, and access to programs for their spouses and children (e.g. children's scholarship opportunities). In fact, some male spouses will encourage their wives to join NHGs with the intent of getting access to benefits that spouses can take advantage of, such as microenterprise activities like organic farming and animal husbandry.

The desire for women in Thiruvananthapuram and Alappuzha districts to join NHGs has been illustrated by the high rates of membership presented in the previous chapter. Current guidelines stipulate that only one female per household is allowed to participate in an NHG. This rule was established during the inception of the Kudumbashree and was enacted to avoid multiple members from the same household claiming benefits and to prevent imbalances of power within the group. Interestingly, discussion with NHG members in Thiruvananthapuram district revealed that some households with multiple women will try to circumvent the system by forging or falsifying documents in order to join or form their own NHG. This occurs where multiple women live under the same roof, such as households with daughters and daughter-in-laws. The circumventing of rules to access membership emphasizes the value of NHGs but also exposes a potential weakness in NHG policy.

### ***Focus on Microfinance and Microenterprise***

While being part of public service delivery, the primary focus of most NHGs remains to be on credit and microenterprise activities. While there is nothing inherently wrong with this approach, being that microfinance and microenterprise are core activities of NHGs, there is a possibility of other activities, like service delivery, being overlooked or slighted.

The preoccupation with personal finance and entrepreneurial ventures is evident among NHGs in both districts, but to a more explicit degree in Thiruvananthapuram district. The primary motivational factor for joining an NHG (as reported by NHG members), is access to credit and low-interest loans<sup>24</sup>. In Amboori Panchayat, some members expressed that the biggest benefit from participating in an NHG was their improved ability to access subsidized loans for personal purposes. When asked why some members choose not to attend group meetings, participants responded that some women join only to take advantage of microfinancing and microenterprise benefits offered by NHGs and are not interested in working or contributing to group activities for other purposes. In other instances, some members complained that their group was too involved in financial activities promoted by the Kudumbashree and that they wanted to diversify and participate in other types of programs. The potential for NHGs to serve as a platform for a variety of initiatives can be undermined when NHGs become associated exclusively with one activity.

The preoccupation with financial activities and livelihood creation *vis a vis*. microenterprise units may be directly associated with the high levels of unemployment among women in Kerala, particularly among educated and literate women (Kadiyala, 2004). These activities can produce tangible results in a relatively short period of time, making it easier and more attractive for

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<sup>24</sup> Members regarded the ability to obtain personal bank loans through NHGs as one of the primary advantages of NHG membership. Subsidized loans for members, which are provided by banks in cooperation with the Kudumbashree, are offered at significantly lower interest rates and are administered faster than standard private loans. Members argued that the interest on private bank loans outside those provided through the Kudumbashree are very high and unaffordable and would put them into severe debt. Documentation like government issued identification or proof of landownership, or in some cases written consent by the head of the household (typically the husband), is needed to approve a loan. This can complicate the application process and ultimately prevent women from securing individual loans. In some wards, private microfinancing groups have emerged, attracting business from members who are desperate for loans. Individuals who would conventionally be attracted to joining an NHG to receive loan benefits may now go directly to the source, opting out of membership all together.

government institutions and development partners to orient members around these activities (Kadiyala, 2004; Jakimow & Kilby, 2006). The pursuit of microfinance and microenterprise activities, however, is not enough to single-handedly improve human development indicators and the empowerment of rural women (Kadiyala, 2004; Mansuri & Rao, 2004). Rather, it has the potential to create dependency on such activities and on its own, is unlikely to improve agency or facilitate institution building which can have longer lasting effects. A “multipronged approach” that equally emphasizes capacity building through engagement in projects that promote institution building in areas such as public service delivery should be adopted by NHGs to achieve these development goals (Kadiyala, 2004).

## **6.4 Conclusion**

This study explores the role of SHGs an alternative arrangement for the delivery of public services in high-density rural communities in India by showing how NHGs in two districts in the state of Kerala are engaged in the delivery of public services and of the strengths and challenges that have emerged within this alternative approach. Through this processes I am able to answer the research questions and fulfill the initial objectives of the study. NHGs, as described through the experiences of 172 NHG members and key informants, are actively engaged in delivering public services that are self-initiated or produced through partnerships with other institutions. NHGs can create a space for rural women to tailor service provision to their community's needs. In some instances, NHGs demonstrate a strong capacity for creating and delivering community-based solutions to local problems and use the power to networks to share knowledge and information. In other instances, the vulnerability of NHGs is exposed, with participation failing to overcome all barriers of power and the pursuit of interests. Asymmetrical power relations played out in the interactions between NHG members and political representatives for example shed light on co-production relationships and the persistence of power relations despite increases in empowerment.

### ***Limitations of the Study***

This exploratory case study is limited by its scientific generalizability to a larger population (Yin, 1984; Patton, 1999; Maxwell, 2013). The experiences of the individuals and groups involved

emerge out of conditions that are context and place specific rather than universally definable, therefore limiting its universal applicability or extrapolation (Botes & Van Rensburg, 2002). While effort was made in the research design to involve multiple cases and participants who represented different points of views, the generalizability of the data to a national and international scale would have to be complemented by further research.

### ***Future Research***

The limitations of this study and the existing gaps in the literature suggest that further research needs to be done in this area to contribute to a more nuanced understanding of SHGs and alternative arrangements for public service delivery. The major themes that emerged from the data provide a launching point for further investigation. The study reveals the potential for NHG to mobilize to address service delivery deficits where government intervention is lacking. Further investigation of how the strengths and weaknesses of this participatory, community-based approach influence overall service delivery and development can inform future policy and practices related not just to service delivery but development practices in general. A larger study covering the entire state of Kerala would provide the first step in contributing to a stronger understanding and conceptualization of the themes that emerged out of this exploratory case study. This would be particularly insightful as NHG and Kudumbashree activities are being increasingly replicated across other states in India and even to other developing countries.

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## Appendix A: Population Density Table Comparing Seven High Density Districts in Kerala\*

	Total pop	Rural pop	Urban pop	Pop growth 1991-0	Pop growth 2001-11	District Area	Density 2001	Density 2011	Rural Area	Urban Area	Rural Density	Urban Density	# of SHGs	# of SHG members
Malappuram	4,110,956	2,295,709	1,817,211	17.09	13.39	3554	1021	1158	2,654.41	899.59	864.8	2020	21,872	390,913
Thiruvananthapuram	3,307,284	1,529,831	1,771,596	9.76	2.25	2189	1476	1509	1,611.54	577.46	949.29	3,067.90	23,091	370,120
Alappuzha	2,121,943	979,643	1,148,146	5.39	0.61	1415	1492	1501	864.89	550.11	1,132.60	2,087.12	17,032	267,177
Kozhikode	3,089,543	1,013,721	2,072,572	9.89	7.31	2345	1228	1318	1,400.85	944.15	723.64	2,195.17	23,373	393,262
Thrissur	3,110,327	1,024,794	2,096,406	8.66	4.58	3027	981	1026	1,865.83	1,161.17	549.24	1,805.42	20,759	336,077
Ernakulam	3,279,860	1,048,025	2,234,363	9.35	5.6	3063	1012	1069	2,137.74	925.26	490.24	2,414.84	17,220	258,531
Kollam	2,629,703	1,448,217	1,187,158	7.38	1.72	2483	1038	1056	2,066.75	416.25	700.72	2,852.03	17,820	255,087

\*Study districts highlighted



## Appendix C:

### Information Letter and Consent

#### Study Title:

An Exploratory Analysis of Self-Help Groups: An Alternative Mode of Public Service Delivery in Rural India?

#### Research Investigators:

Nurmaiya Brady  
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#### Purpose:

The purpose of this study is to explore the role of Self-Help Groups (SHGs) as alternative mode of public service delivery in high-density communities in rural India. This study seeks to document and describe how SHGs function as intermediaries between the government and local communities to deliver public services where they are deficient. The three objectives of this study are to learn:

1. the role of SHGs in delivering services within their communities
2. the ways in which SHG function within this role
3. what the associated benefits and challenges are surrounding this approach

I want to interview members of SHGs, government personnel, and SHG facilitators to better understand the experiences and activities of SHGs in the community. The information collected during these interviews will be used towards my graduate thesis. This data may be used towards future unspecified research, however it must be first approved by a Research Ethics Board

#### Methods:

The information for this study will be collected through focus groups and individual interviews. The focus groups will take approximately 60 minutes to complete. Each focus group interview will be audio recorded and typed out to ensure the accuracy of the data and assist with data analysis. A translator will be present for communication and transcription requirements.

#### Confidentiality and Anonymity:

Once the focus group interviews are transcribed, all identifying information, such as names and positions, will be removed from the transcript. No one will be able to connect your data with any identifying information. In regards to individual interviews, job titles/position will remain in the transcript but names will be removed.

The data will be kept in a locked filing cabinet/password protected digital file for five years following the completion of the study, after which time the data will be destroyed. I will not be sharing the original interviews with anyone other than my supervisor. I will comply with the University of Alberta's Standards for the Protection of Human Research and will sign a confidentiality agreement to ensure confidentiality of the information shared during the interview.

#### Voluntary Participation:



Participation in this research study is strictly voluntary. You are free to leave the focus group/interview at any time. You may also choose not to answer particular questions during the focus group/interview.

**Freedom to Withdraw:**

You have the right to withdraw from the study at any time. Please inform me if you want me to omit any comments you made during the focus group so I can remove them from my notes.

**Benefits:**

While participating in this study may not benefit you directly, the information I gather will help me understand the relationship between Self-Help Groups and the delivery of public services in rural communities with service deficits. This information may be used to inform other research in this area.

**Risks of participating in the study:**

There is some risk that another participant in the focus group might share what you have said during the focus group with someone outside the group. Everyone participating in the focus group will be reminded both before and after the meeting that any information shared in the group is confidential and should not be shared outside the focus group. I will not be sharing detailed information gathered from individual focus group/interviews with other focus groups/interviewees.

**Ethics Approval:**

The plan for this study has been reviewed for its adherence to ethical guidelines and approved by a Research Ethics Board at the University of Alberta. If you have concerns about this study, you may contact the Research Ethics Office, at 1-780-492-2615. This office has no direct involvement with this project.

**Appendix D:**

**Focus Group and Interview Consent and Confidentiality**

**Study Title:**

An Exploratory Analysis of Self-Help Groups: An Alternative Mode of Public Service Delivery in Rural India?

**Research Investigators:**

Nurmaiya Brady, Masters Candidate, Department of Earth and Atmospheric Sciences, University of Alberta; Dr. Sandeep Agrawal, Professor and Director of the Planning Program, Department of Earth and Atmospheric Sciences, University of Alberta.

**Consent:**

Please answer the following questions by circling YES or NO.

Do you understand that you have been asked to be in a research study?	YES	NO
Do you consent to being audio-taped?	YES	NO
Have you read and received a copy of the attached Information Sheet?	YES	NO
Do you understand the benefits and risks involved in taking part in this research study?	YES	NO
Have you had an opportunity to ask questions and discuss this study?	YES	NO
Do you understand that you can withdraw from this study at any time?	YES	NO
Has confidentiality been explained to you?	YES	NO
Do you agree to keep what is said in the focus group/interview confidential?	YES	NO
Do you understand who will be able to see or hear what you said?	YES	NO
Do you know what the information you say will may used for?	YES	NO
Do you give me permission to use your data for the purposes specified?	YES	NO

I agree to take part in this study:

---

Signature of Participant	Date	Witness
_____ Printed Name	_____ Printed Name	_____ Printed Name

I am confident that the participant who has signed this form understands what is involved in participating in this study and voluntarily agrees to participate.

---

Signature of Investigator

## Appendix E: Breakdown of Focus Group and Interview Participants

No	Type of Informant	# of Participants	# of NHG Represented	Interview Method	District	Village Name	Taluk	Block	Panchayat
1	NHG members	16	1	Focus Group	Thruvananthapuram	Adimalathura	Neyyattinkara	-	Kottukal
2	ADS member	1	1	Individual Interview	Thruvananthapuram	Adimalathura	Neyyattinkara	-	Kottukal
3	NHG member	1	1	Individual Interview	Thruvananthapuram	Vazhuchal	Neyyattinkara	Kattakada	Amboori
4	NHG member	1	1	Individual Interview	Thruvananthapuram	Amboori	Neyyattinkara	Kattakada	Amboori
5	NHG member	1	1	Individual Interview	Thruvananthapuram	Koottappu	Neyyattinkara	Kattakada	Amboori
6	NHG member	1	1	Individual Interview	Thruvananthapuram	Kuzhuthamkode	N/A	Kattakada	Kattakada
7	NHG members	9	*	Focus Group	Thruvananthapuram	NHG Community Collage	N/A	N/A	N/A
8	NHG members	13	*	Focus Group	Thruvananthapuram	NHG Community Collage	N/A	N/A	N/A
9	NHG members	9	*	Focus Group	Thruvananthapuram	NHG Community Collage	N/A	N/A	N/A
10	NHG members	16	1	Focus Group	Alappuzha	Kanjikuzhi	Cherthala	Kanjikuzhi	Kanjikuzhi
11	NHG members	11	1	Focus Group	Alappuzha	Koottuvelil	Cherthala	Kanjikuzhi	Kanjikuzhi
12	NHG members	13	5	Focus Group	Alappuzha	Puthangadi	Cherthala	Kanjikuzhi	Muhamma
13	NHG members	15	5	Focus Group	Alappuzha	Puthangadi	Cherthala	Kanjikuzhi	Muhamma
14	NHG members	17	2	Focus Group	Alappuzha	Varanad	Cherthala	Kanjikuzhi	Thanneermukkom
15	NHG members	9	3	Focus Group	Alappuzha	Cherthala South	Cherthala	Kanjikuzhi	Cherthala South
16	NHG members	6	3	Focus Group	Alappuzha	High School Ward	Cherthala	Pattanakad	Pattanakad
17	NHG members	3	1	Focus Group	Alappuzha	Konkeril	Cherthala	Pattanakad	Ezhupunna
18	NHG members	15	1	Focus Group	Alappuzha	Konkeril	Cherthala	Pattanakad	Ezhupunna
19	Non Member	1	-	Individual Interview	Thruvananthapuram	Amboori	Neyyattinkara	Kattakada	Amboori
20	Non Member	1	-	Individual Interview	Thruvananthapuram	Mayam	Neyyattinkara	Kattakada	Amboori
21	Kudumbashree State office	3	-	Individual Interview	Thruvananthapuram	-	-	-	-
22	Kudumbashree District office	2	-	Individual Interview	Thruvananthapuram	-	-	-	-
23	Kudumbashree Collage facilitator	1	-	Individual Interview	Thruvananthapuram	-	-	-	-
24	Kerala Planning Board	2	-	Individual Interview	Thruvananthapuram	-	-	-	-
25	Kudumbashree District office	2	-	Individual Interview	Alappuzha	-	-	-	-
26	Ward member	1	-	Individual Interview	Alappuzha	Koottuvelil	Cherthala	Kanjikuzhi	Kanjikuzhi
27	Ward member (former NHG member)	1	-	Individual Interview	Alappuzha	Cherthala South	Cherthala	Kanjikuzhi	Cherthala South
28	Ward member	1	-	Individual Interview	Thruvananthapuram	Adimalathura	Neyyattinkara	-	Kottukal
	<b>TOTAL</b>	<b>172</b>							

## **Appendix F: Internal Interview Guide**

### **Questions for Self-Help Group (SHG) Members:**

1. Given the chance, how interested would you be in providing services?
2. Who do you think would do a better job at delivering services? SHGs or the government?
3. Does membership in a SHG make you feel like you can make a difference?
4. What roles/functions does your SHG play in your community? What about other SHGs in the community?
5. Does your SHG deliver any services in the community (awareness campaigns, building infrastructure, etc)?
6. What government services do you regularly receive/use?
7. What government services are lacking in your community?
8. Who decides the activities that your SHG engages in?
9. How much influence do you have on the activities/direction of the group?
10. Are you encouraged to build alliances/partnerships with other SHGs?
11. Apart from the government, are there any other organizations that exist in your community that help to deliver public services?
12. Are you aware of any initiatives to incorporate SHGs into government schemes/programs?

### **Questions for Policy Implementers (government officials, NGO facilitators):**

1. What is the function/role of SHGs?
2. What is the role of SHGs in this particular community?
3. What is your involvement or experience with SHGs?
4. Do SHGs in this community help deliver any services to the community (presently or in the past)?
5. Have you seen any changes in the role or function of SHGs over the years?
6. What public service deficiencies exist in the community?
7. Are there any initiatives you know of to incorporate SHGs into government schemes/programs?
8. In your experience, do you think SHGs have the capability/potential to delivery services?
9. Who controls/influences the activities of these groups?
10. Are SHGs working with other SHGs encouraged?
11. How free are SHGs to engage in activities related to their interests (as opposed to directed interests of NGO or government)?

## **Appendix G: Revised Internal Interview Guide**

### **Internal Interview Guide for NHG Members:**

1. How did you come to join the NHG?
2. What roles/functions does your NHG play in your community? What about other NHGs in the community?
3. Does your NHG deliver any services in the community (awareness campaigns, building infrastructure, etc)?
4. Are you interested in providing services to your community?
5. What government public services do you regularly receive/use?
6. What government public services are lacking in your community?
7. Who do you think does a better job at delivering services? NHGs or the government?
8. Are there other organizations that exist in your community that help to deliver public services?
9. Does membership in a NHG make you feel like you can make a difference?
10. Who decides the activities that your NHG engages in?
11. How much influence do you have on the activities/direction of the group?
12. Do non-members get access to NHG services and programs?
13. Are there many non-members, and why have they not yet joined?
14. Are you encouraged to build alliances/partnerships with other NHGs?
15. Are some NHGs more powerful than others?
16. Does the local Panchayat influence NHG activities?
17. Do you feel like the government is taking advantage of you by having you do work that they could provide on their own?
18. Are there issues of clientelism or power struggle?
19. What are the major challenges NHGs face?

### **Internal Interview Guide for Policy Implementers/Personal Interviews:**

1. What is your involvement with NHGs?
2. What is the role of NHGs in this particular community?
3. Have you seen any changes in the role or function of NHGs over the years?
4. What public service deficiencies exist in the community?
5. Do NHGs in this community help deliver any services to the community (presently or in the past)?
6. Do you think NHGs have the capability/potential to delivery services in ways the government can not?
7. Are there local initiatives that converge NHGs with other government schemes/programs?
8. Are there examples of programs that didn't work because they were not advantageous for NHGs?
9. How much of the initiatives are decided by the women, and how much are directed from higher admin?
10. Who controls/influences the activities of these groups?
11. How free are NHGs to engage in activities related to their interests?
12. What do you think of the criticism that exists arguing that groups such NHGs exploits the poor by using them as "cheap labour"? The idea that the government is offsetting its responsibility to the poor?